

LAW OF SUCCESS

FOR BOTH THE WORLDS

Q. S. KHAN

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Law of Success for both the Worlds

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Law of Success for Both the Worlds

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CAUTION

This book contains verses from holy Vedas, the
holy Bible, and the holy Quran. Hence, please
respect it and keep it away from Film magazines
and vulgar literature.

Preface

The lord of the universe says: “While constantly struggling for more and more wealth, finally you arrived in your grave. Now you will know the fact.” *(Holy Quran : 102)*

It is a fact that when we realise or know facts about spiritual or economic matters, it is too late.

It is a tragedy that every individual of the world from the age of 5 to 65, constantly struggles for a bright future, but even while leaving the world most of them remain unsatisfied and unsuccessful. Majority of human beings fail in achieving their goal, and only few succeed. But the other tragedy is that those few who succeed never disclose the secret of their success.

A few people sensed the pain of this human suffering and wrote great books, which helped millions of people to find and achieve their goal in life. I have also benefited from them.

I am not authority on this subject, but while walking the path of success, I discovered a few more secrets, which I feel I must disclose to you.

This book is a humble effort on the same lines.

If you benefit from this book, remember me also when you are seeking blessings from God.

English is not my mother tongue. I have learned the Queen's language from books of engineering. Hence you may find my language dry, somewhat technical and having some grammatical mistakes. I request you to excuse me for the same.

Please don't mind my language and try to concentrate on the subject and points which I want to emphasise. If you do so, I am sure you will greatly benefit from this book.

I thank my wife Aquila Khan and friends Mr. Akbar Malik, and Mr. Syed Athar for their help and valuable contribution in completion of this book.

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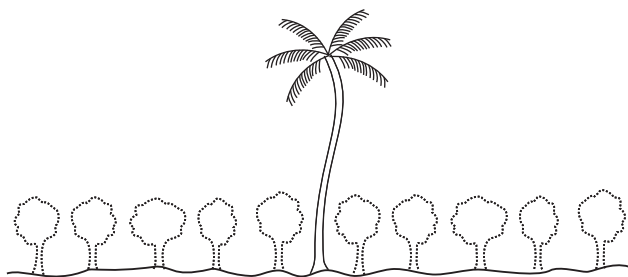
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Glossary of Terms

(RA)	=	Razi Allah Anhoo
(PBUH)	=	Peace Be Upon Him
(AS)	=	Aleh-salam
(SAW)	=	Sallahu Aleh-wasallam

The righteous shall flourish like palm tree



(Holy Bible PS 92:12)

Chapter 1

Prosperity through Luck

(Misleading examples)

Case I

After completing the XII Std. Mr. Sunil Yadav came to Bombay from U.P. at the age of 20. He joined his in-laws in trading non-ferrous scrap. Somehow he learnt the art of melting pure non-ferrous scrap metal and moulding it into ingots and selling it to engineering industry as new material. He setup a foundry and within a span of 10 years he earned more than twenty million rupees.

Case II

Mr. R.D. Singh, an intelligent and a dynamic man got a job as a custom officer after clearing various exams, interviews and through influence of politicians and after paying bribes. In his period of service he used to get lots of money and goods while checking and clearing at the Airport. Within a very short time, he had bungalow, car, a heavy bank balance and all the amenities of luxury.

Case III

Mr. Fernandez purchased a new shop at a new township near Bombay. He not only sold bicycles of a reputed brand, but also had a small workshop, in

which he used to manipulate with new bicycles. He used to assemble bicycles at his own workshop with few original components with prominently visible trademark and all other inferior duplicate components and sell these duplicate cycles at rock-bottom prices, pretending that he was not earning profit in that transaction. People used to see the price list, see the brand name of the cycle, believe in the commitment of Mr. Fernandez and purchase his cycles without any hesitation.

Within a period of ten years he accumulated property worth 70 million rupees.

Case IV

Mr. Khanna had a workshop. He was an honest man and well known among other businessmen. Brokers used to come to him and persuade him to buy imported smuggled precision tools from them at a throwaway price (in the period 1970-80), which in turn Mr. Khanna used to sell to specific industries at a very high profit. Mr. Khanna also used to manufacture special purpose machines and sell at a very high price. With negligible effort and easy lifestyle he accumulated a huge fortune.

Case V

Mr. Kirit Shah came to Bombay at the age of 19 with little education. He started purchasing Stainless Steel scrap. He got an idea of supplying small S.S. sheets according to exact size of customer's requirement, which he used to segregate and cut from stainless steel scrap sheets. In this supply method he used to get a price even higher than larger size new stainless steel sheets. He also

started importing leather items, trading them and manufacturing similar articles. At the age of 65 he was having property worth more than 2 billion rupees. He was honest and a gentleman throughout his life. He remained very comfortable and spent a luxurious life.

Such examples of easy success have misled thousands of people. Such examples discourage them from doing hard work and find short cuts to become rich through cheating, deception and illegal activities, if they don't get success and prosperity in same easy way.

Such types of success stories are not common. They are unusual and exceptional. We will study sorrowful endings of some of these cases in the next chapter and in the chapter of **“Importance of noble deed”**.

Chapter 2

After the Success The Sorrowful Endings

Case I

Custom officer Mr. R. D. Singh (case no 2 of chapter 1) developed heart problem. With the first minor attack he got admitted to a hospital. Doctors looted and cheated him by performing bypass surgery on him. They made a total bill of Rupees Three hundred thousand for the accommodation in a five star hospital, the medicine and then operation. Because of doctor's negligence at the time of the bypass surgery his kidneys remained without blood supply for a long time and developed infection and failed to work.

R. D. Singh suffered a lot while undergoing regular dialysis. Finally he went abroad for treatment, got hospitalized for two months, he spent more than Rs.15 hundred thousand and finally died. He left behind a family with very high standard of living, grown-up undergraduate children and no source of income. The prosperity earned through bribes had a sorrowful ending.

Case II

Mr. Kirit Shah (case 5 of chapter 1), the prosperous honest gentleman took up retirement from active business at the age of 65. His son Chirag, a gentleman born and brought up with a silver spoon in his mouth, took over the control of his business. He was also a shrewd businessman and was

doing well. One of their relatives, Mr. Hiren used to purchase leather from Chirag on immediate payment basis. He developed deep friendship with Chirag and persuaded him to allow credit for many weeks. He used to purchase a lot of material and made payment exactly on time.

Once Mr. Hiren got a large export order of leather jackets. He purchased material worth twenty million rupees from Mr. Chirag, made the product and exported it. But unfortunately his consignment got rejected at the destination because of some technical problem.

European countries have banned many types of pigments for dyeing and colouring leathers. The custom authority found that Mr. Hiren had used one of those banned pigment for dyeing the leather jackets and rejected his complete consignment. Mr. Hiren not only made losses in the rejected order, but he also spent money to dispose off three container-loads of leather jackets. Mr. Hiren declared bankruptcy and could not make his payment to his suppliers. Ultimately Mr. Chirag also became bankrupt. Mr. Chirag had to sell his office to pay his suppliers. He also lost his reputation and his business.

In both the above examples a corrupt and a gentleman, both lost their fortunes. In spite of all the precautions and their efforts they could not avert the disaster. One can earn prosperity by hard work, but sustaining it is too difficult.

In this book you will find some of the secrets of earning as well as sustaining the success and prosperity for a very long time.

Chapter 3

Laws of Success

The Laws of success could be broadly divided into three categories:

- 1] Laws related to a positive state of mind
- 2] Laws related to administration and business skills
- 3] Laws related to noble deeds

Part I

Laws Related to Positive State of Mind

Chapter 4

Importance of Mind over Body

- The Palestinian leader, Mr. Yasin had fallen from a hill in his teens. Due to the injury behind his head, his whole body became paralysed. Throughout his life he was confined to a wheel chair. But even from that wheel chair, in a crippled condition he fought the mighty Israel government for more than fifty years. He founded the most courageous freedom-fighting organisation, the “Hamas”.

The Israel government jailed him many times, but could not fight nor control the mind and will power of Mr. Yasin. At the end when they realized their helplessness and could not compete with the mighty determination of Mr. Yasin, they assassinated him. For such a physically disabled person, they used helicopter and fired missiles at his car.

- The astrophysicist, Mr. Stephen Hawkins of England is also confined to a wheel chair. He is so disabled that he cannot even keep his head straight, on his shoulder. But even after so many limitations he wrote his name on the list of the rich and famous people of the world. He is the most successful and the richest scientist and writer of the present times.

- It was the British government which had complete control over the military and government machineries of

India before 1947. But it was Mahatma Gandhi who controlled the mind and soul of over 3 billion Indians.

The mighty British Empire could not fight the determination and will power of this great non-violent Mahatma and finally retreated from India.

- The examples which we described above are of particularly physically weak personalities, to convince you that it is mind and thought which are most important in struggle of achieving success, than the physical body.

In the coming chapters we will explain how mind and thought govern the success and prosperity of people.

Chapter 5

Intellectual Factors Affecting Prosperity

On intellectual level, three factors affect the success and prosperity of a person.

1. Physical health of the mind
2. Favourable state of the subconscious mind
3. Favours from Mother Nature and God

Chapter 6

Physical Health of Mind

We will study mind philosophically and not medically.

Conscious mind

- Five senses i.e. Nose (Smell), Eye (Vision), Ear (Sound), Tongue (Taste), Skin (sensation), collect facts from the surrounding and pass them to the conscious mind.
- The conscious mind gets the information, stores it, analyses and then takes logical decisions. We carry out all our day to day activities work with the help of the conscious mind.
- Only a healthy shoulder can carry a healthy mind and only a healthy mind can have positive emotions and thoughts necessary for achieving success. Hence, a physically fit body, a healthy mind with positive emotions and thoughts are the first requirements of success.

Chapter 7

Subconscious Mind

- You must be having your E-mail address and website. You type messages on your computer and send them to your friends. Or surf on the internet and download data from others' websites. But do you exactly know where your website is located and where your E-mail messages remain stored before you download them on your P.C.? You will say, 'the server'. But where is your server located? In your city? In the capital of your country? In America? Or in a satellite? 99% of the people cannot answer this question. They know that the server is somewhere, but don't know exactly where it is located.
- After having a great feast you get a swollen tummy, but even after memorizing more than thousands of pages by priest community, no one had a swollen head. Where do the contents of book get stored in brain in form of memory? And in what form? No one can answer this question as well. But everyone knows that it is somewhere and in some form in the brain.
- The subconscious mind is somewhat similar to human memory and its functioning is somewhat similar to computer and internet system.
- The subconscious mind consists of a field of consciousness, in which every impulse of thought, experience and data, which we collect from our surrounding

with the help of our five senses, is classified and recorded. From where we can willingly recall and withdraw data, similar to the letter which could be taken from a filing cabinet.

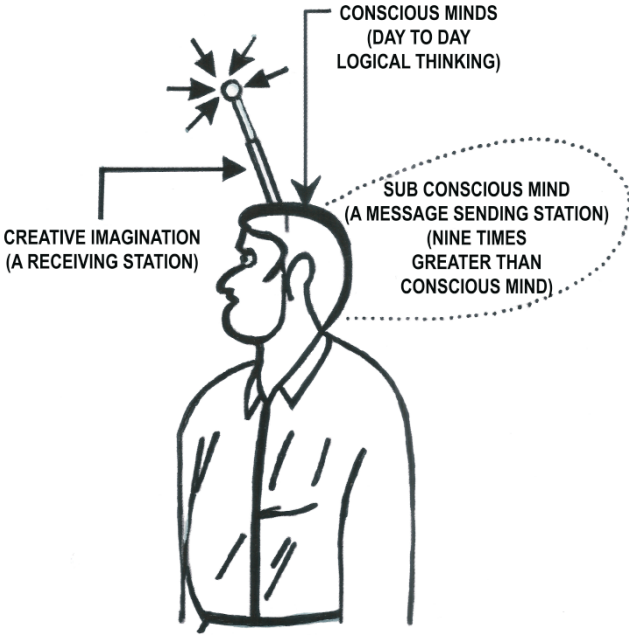
- The subconscious mind is not only a field of memory or consciousness, but it also functions like a super computer with internet connection.
- When a task is given to the subconscious mind, it processes it like a computer, with whatever data is available in memory of that person.
- Like the internet connection and search engine it also gets in touch with Mother Nature (Which is an automatic governing system of God). The subconscious mind communicates with Mother Nature about the project on which it is working and seeks information, plans, ideas and helps for the completion of the task.
- The language which the subconscious mind understands and uses to communicate is emotion.
- It does not respond to cold-reasoning, logics and wishes, etc.
- The processing and storing capacity of the subconscious mind is about nine times higher than the conscious mind.

Chapter 8

Receiving Station of Mind

- Mind of a man is like a radio station. It communicates with God, Mother Nature and the minds of other people.
- The broadcasting device of mind is the subconscious.
- The receiving station of the mind is known as creative imagination.
- The receiving station of the mind is also a field of consciousness sensitive to the vibrations of thoughts. It receives messages broadcasted by Mother Nature. It also receives vibration of dominating thoughts from other people's minds.
- When we meet a person with positive thought, enthusiasm, money consciousness and noble deeds, our mind also receives corresponding vibration from him or her and we also feel positive, enthusiastic, money conscious and pious. Similarly when we meet a person with a negative mentality or a criminal nature we absorb the same type of vibration from him or her and we feel the same emotions.

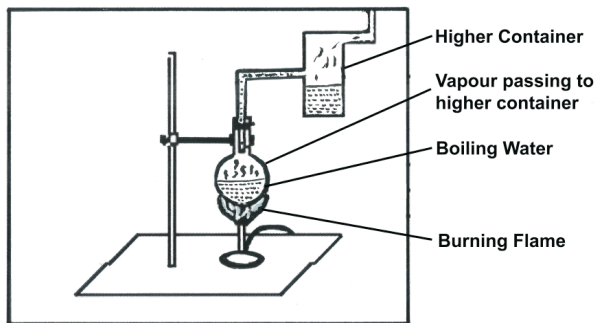
- If I draw a schematic and imaginary diagram of mind for explanation, it will look as follows:



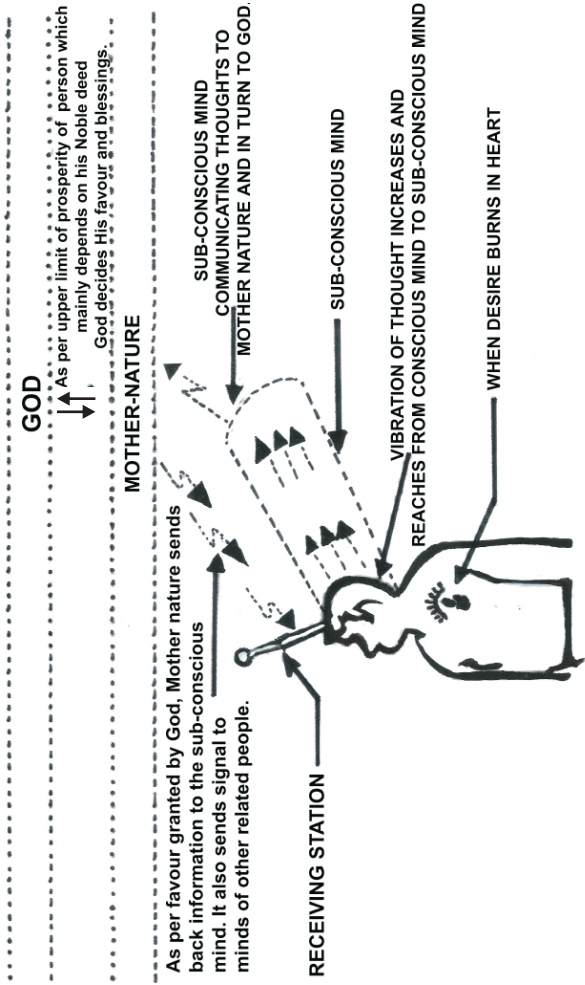
Chapter 9

Software of the Subconscious Mind

Imagine a container of glass with water. When water is heated, it boils and the vapour passes from the container to another apparatus. But in a cold condition vapour can neither be generated at atmospheric pressure, nor does it rise to the higher apparatus.



- Similarly whatever thought a person carries in his mind, when it is mixed with emotion and a burning desire, the vibration of that thought increases and it rises to the subconscious minds level. The subconscious mind then picks up the thoughts, processes it and communicates with Mother Nature and God. As it is emotion because of which vibration of thought increases and the thought reaches to the subconscious mind hence, emotion is the programming language of the mind, which subconscious mind understands and operates.



Mechanism of communication of thought to Mother Nature and God

Chapter 10

Type of Emotions

- There are various types of emotions which can be grouped into two broad categories; that is positive emotions and negative emotions. Subconscious mind works equally well with both types of emotions. Some of them are as follows:

Positive Emotions

- a] Emotions of burning desires
- b] Emotions of hope/faith
- c] Emotions related to romance, love and sex
- d] Emotions related to enthusiasm and courage

Negative Emotions

- A] Emotion of hopelessness
- b] Emotions of the fear of poverty, criticism, sickness and death
- c] Emotions of the fear of the loss of loved ones
- d] Emotions of revenge
- e] Emotions of jealousy
- f] Emotions of anger, hatred and greed etc.
- g] Beliefs of superstition, astrology, numerology, palmistry and fortune telling etc. (A negative forecast become firm belief in mind)

- The presence of even one negative emotion suppresses the remaining positive emotions and gets transmitted to the subconscious mind. Subconscious mind picks up the dominating negative emotion in the mind and tends to convert it into reality.
- It is said in all religions that if you pray to God to have something, then pray with full faith that God will definitely fulfil your desire and don't have any doubt, because prayer with disbelief is not answered.

This is because faith is a positive emotion, when thoughts are mixed with faith; it rises to the level of the subconscious mind, from there it passes on to Mother Nature and God and brings back positive results. Mother Nature, which is an automatic system of God, manipulates the event in life of the seeker and everyone around him to fulfil the desired prayer.

On the contrary when prayers are mixed with doubts and fear of rejection the subconscious mind picks up negative thoughts and passes them on to Mother Nature and God and receive back same type of reaction and the results, that doubt and fear of seeker is fulfilled.

- Divine books describe the above mentioned principle in simple words in the following way:
- Holy Bible says: *“What things so ever you desire, when you pray, believe that you receive them, and you shall have them.”*
(Mark 11:24)

- Holy Quran says: *“When you firmly decide something, then have faith in God, and God likes those who have faith in Him.* (Holy Quran 3:159)

Here faith in God means firm belief that God will help you in your struggle and you will be successful.

- The last messenger (pbuh) said, *“God says, I treat people according to their expectation towards me.* (Hadees)

- He (pbuh) also said, *“Whatever you seek from God, seek with confidence.”* (Hadees-Bukhari-6995)

Hence always have a positive attitude and emotions, and always expect best from life and God.

Chapter 11

The Most Important Positive Emotion Faith

- Rome and Persia were the ancient superpowers. The empire of Persia stretched to Saudi Arabia on the west. The Persians used to worship fire and were trying to suppress the worship of one God. When the second Caliph of Islam, Hazrat Umar (RA) realised that those Arabs, who are ruled by Persians are being suppressed and prohibited from worshipping one God, he decided to free them from Persians. So in 640 A.D. he appointed Hazrat Saad-bin-Abiwaqas (RA) as chief of army, gave him about thirty thousand soldiers and asked him to free people from Persian cruelty and suppression.

Hazrat Saad-bin-Abiwaqas (RA) defeated Persians on every front upto Iraq. But in the end he came across such a problem which was beyond his control. The retreating Persians destroyed all the bridges over the Euphrates River and sank all the boats. Without a bridge or boats it was impossible for Hazrat Saad-bin-Abiwaqas (RA) to cross the river and expel the Persians from the remaining part of Iraq.

Hazrat Saad-bin-Abiwaqas (RA) was no doubt a great warrior, but he was also like a saint; an extremely pious man. He collected his warriors and gave an inspiring speech. The summary of his speech was that, "We staked our lives to spread the message of God. God will not allow us to perish. He would help us and save us from every

adversary. This river Euphrates neither can stop us nor can harm us. Hence don't be afraid of it. Jump in it to reach the other shore.”

Hazrat Saad-bin-Abiwaqas (RA) and his thirty thousand strong army jumped in the Euphrates along with their horses and crossed the river on horsebacks, without getting drowned. When the Iranian army saw the Arabian military crossing the river on horsebacks, they screamed, “Dev-Amad”, “Dev-Amad”; that means “The devils are coming, “The devils are coming,” and except their commander Harzad and a few soldiers, all of them fled.

Not only Persians, but it was first time that history also witnessed such an impossible event of river crossing by military of thirty thousand, on horsebacks. It was a miracle.

- What caused this miracle to happen? It was faith, a firm faith in God. Only faith makes miracles to happen. Not only in Islam, but religious personalities of all religions performed many miracles. And it was because of firm faith, faith and faith and nothing else, because of which miracles occurred.

Jesus Christ was able to perform many miracles, he could heal the lepers, he could heal blindness, with permission from God he could even make a dead man alive. The following verses of Bible indicate the importance of faith in his miracles:

“And when he came into the house, the blind men came to him and Jesus saith unto them. Believe ye that I am able to do this? They said unto him, yea, Lord. Then touches he their

eyes, saying, according to your faith be it unto you. And their eyes were opened. And Jesus straightly charged them, saying, see that no man know it.”
(Matthew 9:28-30)

By saying, “According to your faith be it unto you,” he meant that miracles will happen only with those who have faith. Or it was faith by which miracles happen. This verse indicates the importance of faith.

What is faith?

Faith is basically a firm belief, a complete confidence or trust.

- Faith is one of the most important positive emotion, without which all other positive emotions are incomplete. Faith is basically an optimistic emotion. Faith in yourself means, you are sure about your ability to achieve success. Faith in God means you believe that God exists and God will help you and bless you with success. Absence of faith means doubt. You doubt about your ability and doubt about existence of God, His blessing, His help. Then instead of success your doubt will get realized, that is failure.

- A gentleman can become a criminal if he remains in constant touch with criminals. This is because the thought that, “Crime is a part of life,” is constantly repeated in his mind. The thought which is constantly repeated, is finally accepted by the subconscious mind. And the dominating thought in the subconscious mind controls the whole thinking process. Hence people who do not refrain from crime, start committing it.

This repetition of thought to influence the subconscious mind is called “Auto Suggestion”.

In case of the absence of the emotions of faith, Auto Suggestion is the only method by which faith could be developed.

- According to Mr. Napoleon Hill:

Faith is the “eternal elixir” which gives life, power and action to the impulse of thought.

Faith is the starting point of all accumulation of riches.

Faith is the basis of all “miracles” and all mysteries which cannot be analyzed by the rules of science.

Faith is the only known antidote of failure.

Faith is the element, which when mixed with prayer gives direct communication with God.

- Faith is the catalyst which energises ordinary thought impulse into high vibration thought impulse, which could be passed on to Mother Nature via the subconscious mind.

- Religious books contain divine revelations in simple words, so that even a common man can understand them.

The last messenger (pbuh) said:

God says, *“I treat people according to their expectation towards Me.”*

(Hadees)

That means, if anyone thinks that God will have mercy on him and make him successful in all walks of life. Then in fact, God will help him to get success in all walks of life.

And when a person thinks that God has made him unlucky he would not succeed in life and will fail. The same things will happen to him according to his imagination and he fails.

- Whichever way you think, religiously or scientifically, the fact remains the same, that the dominating thought of mind has a profound effect on the success of a person.

Hence to succeed in business and every field of life we must have positive attitude and firm faith and belief that we will surely succeed, and we should have firm faith in ourselves and a firm faith in God.

Chapter 12

Mother Nature

Difference between Mother Nature and God

- God has created this universe and maintains it alone. He does not require anyone's help in maintaining it.
- God has made upto the state of perfection every form of matter, every form of energy and the complete system of this Universe and it is without any defect. Not only has He made this universe and every creature in it perfect, but has also made some perfect automatic systems which according to order, command and wish of God, constantly manage, maintain and keep this universe and everything in it in perfect working condition.
- The governing system maintains it so perfectly that one can accurately calculate the position of stars in the sky before or after thousands of years from today.
- This automatic system may be a large number of angels doing the job according to the law and constitution made by God. Or some form of energy and some software, designed by God to govern this universe. Only God knows the truth. We only observe, think and conclude according to our experience.

The automatic governing system, which according to my assumption, God has designed, I call it "Mother Nature". Some of my observations which indicate that there exists some governing and maintaining system is as follows:

1. Birds migrate to thousands of miles every year. They don't get distracted to a wrong region to die. By some mysterious governing system or ability, they always start migration at the right time, reach to the right place and return at the right time. Who guides them?

2. Large size tortoises weighing more than 500kg each come to the seashore of Saudi Arabia, lay eggs and return to the sea; and swim as far as Latin America. The eggs hatch perfectly after a fixed period of incubation. Little tortoises come out of the eggs and immediately all of them start crawling towards the sea for safety. Few are picked-up by eagles and hawks, but many survive.

Who converts the yellow and white matter of the eggs into tortoises? Who implant the fact in mind of the little tortoises that their safety and their world are in the sea and not on land on which they were born just moment ago? Who tells them after reaching maturity, that they have to return to that same place of their birth, in Saudi Arabia, thousands of miles away to lay eggs?

3. If a few months old child feels irritation in his eyes he does not put his finger and nail in his eyes and get injured. But by back of his palm and finger joints he

rubs his eyes, which is the safest way. Who controls and programs the brain of a child for that safety measure?

4. We cannot carry a hundred litres of water for few yards. Thousands and thousands of tons of water is carried to sky, transported to far off places thousands of miles away from the sea from where it originated and separated from salty water and sprinkled in the form of small rain drops. Who does this?

There is a scientific reason for the formation of cloud and transportation and formation of water drops. But understanding scientific reason does not mean that there is no one to control it. There is some mysterious system which controls it, but scientifically.

For example, if instead of a small drop of water, a large amount of water starts pouring from sky. Or instead of water, large pieces of ice start dropping from sky, then these phenomena also could be understood and explained by scientific reasons, but that explanation will not save human life from drowning and death. Who prevents the unwanted and dangerous phenomena?

5. Once upon a time, whales and dolphins lived on the land, but they preferred to stay in water. So the body parts which they were not using, like legs etc. start diminishing and parts which they were using regularly started developing. Such as the lung, or front leg for swimming etc. Whales breathe through nostrils and they can hold the breath for a long time. But as on today they are like a perfect fish.

Who converted them for sea life? It is Mother Nature. Mother Nature has a principle that whatever body parts a living creature uses regularly for surviving, it develops and makes it perfect. And whichever part is not regularly used is slowly diminished.

This is the theory of evolution and it defines materialistic development and extinction. Mother Nature also has a similar principle on spiritual and intellectual level. Whatever, burning desire, dominating thought and fear etc. a person holds in his mind, Mother Nature does the needful to develop and materialize it.

6. On long distance flights, pilots put the plane in “auto pilot” and relax. The system of auto pilot keeps the plane on its right path, maintains height and other parameters of the aircraft. But in case of emergency or for landing, the pilot takes back his charge and switches off the “Auto pilot”. The system of Auto pilot is Mother Nature and God is the pilot. Mother Nature governs the whole operation of universe. God governs Mother Nature and takes all those decisions, which Mother Nature cannot tackle.

7. Let us understand Mother Nature from another example of automatic generation of telephone bills by the computer.

What is a computer?

Manufactures of computers use three types of materials to manufacture computers, namely non-conductors such as glasses, plastic, fibre etc. semi-conductors such as silicon etc. and conductors such as copper, silver and tin etc.

They connect conductor wire (copper, tin, etc) to semi-conductor (silicon) and assemble them to a non-conductor and make a complete and complicated circuit, which behaves in one way when the current passes through in one direction and behaves another way when the current passes in the reverse direction.

The effect generated while current passes in one direction is considered as one (1) and effect generated when the current passes in the reverse direction is considered as zero (0).

In short the electronic circuit recognizes only two numbers: that is one and zero. This is called the binary system, while we recognize ten digits: from 0 to 9. The circuit is constructed in such a complicated and perfect way that it works like a brain. And with knowledge of only two digits, that is 0 and 1, it performs vast calculations in a fraction of a second.

Provisions are made to feed the data by means of key board, provisions are made to visualise the data by monitor and take out the result by means of a printer. To control the overall functioning, softwares are loaded to Central Processing Unit (CPU).

When such a system is connected to a telephone exchange with related software, it records the outgoing and

incoming calls, controls the maximum usage limit, cuts off the system after validity date and generates the bill.

If we analyse again the complete system, it consists of only non-conductors, semi-conductors, conductors, software and electric energy. When current flows through the system, even though there is no soul in it, no intelligence in it, then also it works perfectly. It will not do anything other than what the software has described or ordered.

Mother Nature is similarly a perfect automatic system which God has designed to control the functioning of this universe. It works perfectly according to the command of God and does not do anything which it is not told to do.

Mother Nature may be an army of angels, or a system without souls similar to a computer, purely made from energy (without body).

8. We have full control on our body, but if we think deeply, we realize that though the body is ours, it is maintained by someone else. There is some kind of energy and a type of software according to which our body functions and is maintained.

For example, a current automatically develops in a corner of our heart and travels to the other end, which causes the heart to contract and relax. This is how the heart beats. Who develops this current?

If we go to the toilet, the stool will never come out automatically unless we have severe loose motions or dysentery. Ask those who have constipation how much pressure they apply without having any result. It is an automatic movement of intestines, like the motion of an earthworm, which forces stool out of the body. Who does it? Similarly there are so many things, like digestion, sleeping, sexual act, breathing, defence mechanism against disease, etc., that are all automatic and someone else does it for us.

Can you define exactly who does this for us?

The soul?

No.

Someone asked the Prophet Mohammed (pbuh) what is soul? Then God revealed the verse, which means that soul is order or command of God (Holy Quran 17:85). From this knowledge and other figures and facts studied from some other books, I feel that the soul is somewhat a mysterious form of energy with in-built software. But it does not control the functioning of body. Functioning of body is controlled by some other form of energy and software, because in case of cardiac arrest the heart stops beating. The soul cannot stop the beating of heart and if it does so, it is like committing suicide. Suicide is prohibited and is a sin. Soul won't do it. In fact the soul does not want to leave the body till the last moment. Then who does it? God won't do it, because God has many important works other than stopping someone's heart or intestinal movement.

Brain and subconscious mind also will not do it, because the heartbeat of an infant starts in the womb of the mother when brain and subconscious mind of the infant is yet to be developed. So the subconscious mind also does not control it.

Like the mysterious automatic governing system of a human body there is an automatic governing system in this universe also, which I call Mother Nature.

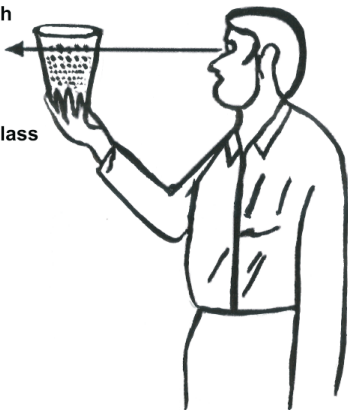
9. When God wants to do something, he says “Be” and that thing comes into existence according to the commandment and wish of God (Holy Quran 36:82). In this way God has created this universe and everything in it. But according to my assessment, to maintain this universe God always does not say “be”, but He might have created some mysterious automatic system, which carries out His wishes and commands to maintain it. I call that system Mother Nature. This automatic system is also sensed by the common people and they call it “Khuda Ki Qudrat”.

Chapter 13

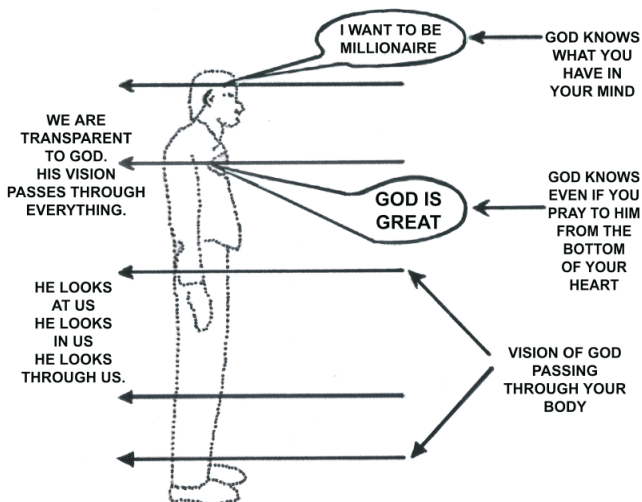
Introduction to God

- Consider that there is a glass in your hand. The Glass is transparent and the water in it is transparent. You can look in it, you can look at it and you can look through it. Like glass in between your fingers, so you have full control over it.

**Your vision passes through
Transparent Glass and
water in it.
You can see the glass.
You can see in the glass.
You can see through the glass**



- Similarly this whole universe is transparent to God. He can look into it, He can look at it and He can also look through it. This whole universe is between the two fingers of God. He can do anything with it according to His wish and He has full control over it.
(God has no shape, for explanation we say, 'finger')



God says:

“All that is in heavens and earth belongs to God. Whether you reveal which is in your mind, or you conceal it, God will call you to account for it. He will forgive whom He wills and punish whom He wills. God has power over everything.”
 (Holy Quran 2:284)

“Your father knoweth what ye have need of.”
 (Holy Bible, Matt. 6:8)

“Before they call I will answer.”
 (Holy Bible, Isa. 65:24)

- We human beings are transparent to God. He hears every beat of our heart; He knows even a slightest thought at the bottom of our hearts. He looks at us, He looks in us, and He looks through us. He is our manufacturer. *He knows more about us than we know about*

ourselves (Holy Quran 67:14). He loves us. He guards us. He feeds us. He has fixed various norms about how to spend life on this planet earth. If a person obeys His commandments, He makes that person's life easy on this planet, where the person is in form of matter. He also makes that person's life easy (after death), when he will be in form of energy.

- A builder builds a building, sells it to customers, makes their society and hands over management of building premises to flat owners.

God has made this universe and allowed many creatures to live in it but He has not handed over its management to them. He still owns it. He controls every bit of its movement and action. He has fixed certain norms about how to spend life on this planet earth. If men obey it, they get an easy life and prosperity. If they ignore it, they get hardship and misery.

Misery, humiliation, hardship, injustice, suppression, etc. are fruits of people's own deeds, which they harvest. God does not harm anyone.

- In His last and latest edition of the divine books (Holy Quran) He says:

“God swears by time, that all human being are at loss, except those who believe in Me, have noble deed, call for right course of action and remain patient.” (Holy Quran 103)

At another place He says:

“God give easy life to those who walk on the right path.”
(Holy Quran 16:97)

God says:

"I Swear by fig, olive, Mt. Sinai (related to Moses,) and the sacred city (Mecca), that we made the human being perfect, then degraded him to the lowest of the low, except those who believe and have noble deed."

(Holy Quran 95:1-8)

In the second chapter of the holy Quran He says:

"On no one God places a burden greater than he can bear. What good human beings get are their own earnings and what sufferings human beings get are also their own earning."

(Holy Quran 2:286)

- In the struggle for success and prosperity God can neither be ignored on the personal level nor on community and national level. One has to believe and follow Him in right perspective.

- There were so many great civilizations in the world. In books of history we study their culture, their prosperity and the marvellous monuments they constructed etc. But whatever reason the historians may give for their decline and sudden end, we always wonder why they got terminated suddenly?

No one knows the exact cause of their extinction. The Holy Bible, Tohra and Quran describe many civilizations such as the Aad, Samood of Prophets Hood and Loot etc., which got terminated suddenly because they ignored God and His commandment.

Many ancient civilizations that we study in history may also be among those, which got terminated because of God's wrath.

- If someone ignores God on a personal level, he progresses according to his effort upto certain extent, but in the end he returns to his initial financial status. (We will describe this briefly in the chapter of importance of noble deeds, in the section of Pit of Poverty). On community or national level also, if someone ignores God and His commandments, he will progress upto a certain level for some period of time, but ultimately his prosperity gets ruined and he returns to his same initial status. Russia is the latest example of this phenomenon.

- God cannot be ignored in the process of earning and accumulating riches on a personal or national level. One has to follow Him in right prospective. So if we want to progress, the worship of God should be made a part of our business practice.

- At the end of this book we will study who is God and what different religion say? What are true religions? Who are prophets? Etc.

Chapter 14

Imagination and Thought

- The process of gaining prosperity starts with an impulse of thought.
- Whatever man's mind can conceive and believe, it can achieve.
- Thought are things, but in energy form. They could be converted into reality or matter form with known methods.
- The process of becoming prosperous starts with a burning desire to become rich and successful, followed by determination to achieve it.
- Helps, plans, ideas, eureka's, hunches, solutions of problems etc. are received from Mother Nature and God by the subconscious mind in form of thoughts. Those who struggle to become millionaires should understand, recognize and give importance to them and act on the ideas handed over to them by their subconscious mind.
- Ideas which have the potential to yield millions of rupees always look odd when for the first time they arrive in mind of a would-be millionaire. It is the duty of the struggler not to kill and ignore them, but rather to cultivate,

nurse and analyse them and think of plans to convert them into reality.

Few odd ideas which were converted into realities are as follows:

Ford Cars

Initially automobiles were extremely costly and very few rich people of the society were able to purchase them. Henry Ford dreamed of cheap motor cars, which even a common man can purchase. It was impossible, but not for the ambitious Mr. Ford.

He presented his ideas to dealers, collected advances from them, established a manufacturing unit and manufactured car from ores. That is at that time when iron and sheet metals were not available in large quantities, Mr. Ford used to get iron ore from mines, refine them and made iron, and from that material he made cars. Everything required in the cars was made in his company. It was an impossible task but he converted it to reality.

Mr. Ford imagined an idea which was impossible; with known method he converted it into reality. In return he got immense wealth and the world got an automobile within their purchasing capacity.

FedEx Courier Services

Fedrix was in his final year of education. In this year he was supposed to make a project report on "How to solve society problems". He selected postal service for his project.

In postal service there is no guarantee and commitment for how much time the consignment will take to reach its destination. Because of which industrial establishments suffer a lot. Fedrix studied the postal operational procedure, analysed the reason of delay and made a project report that if all parcels and documents could be collected to a centre and distributed from there, undue delay could be avoided.

Fedrix's Professor laughed at his report and rejected it.

But Fedrix was convinced. He was determined and had a burning desire to start his own company, which can give commitment and assurance of early delivery to customers. This system was also a desperate need of growing industries.

He advertised in newspapers that he would deliver consignments to few selected cities in a particular time period and he gave the guarantee of delivery period. On the first day he received six consignments, which he delivered within committed time period. As he earned confidence of people, he started getting more and more consignments.

The courier company, which Mr. Fedrix had imagined and established, is today known as FedEx. It is the largest organisation among courier companies having a fleet of 680 airplanes and making a turnover of 28 billion dollars.

Fedrix imagined an idea which was unique. With a burning desire and determination he converted it into reality. In return he earned immense amount of wealth and the world got a reliable courier service.

Coca Cola

In a chilling winter night, a chemist took out few chemicals, a large kettle and a formula written on a piece of paper, drove to Asa Candler and sold it at a very high cost to him. Asa Candler paid his life's savings for those chemicals and formula.

For the chemist the formula, the chemicals and the kettle were ordinary things, but not for Asa Candler. He dreamed of a bitter and throat-choking beverage, which will revolutionise the soft drink industry. And indeed it did.

Asa Candler staked his life's savings on an odd idea and dream and converted into reality. In return he got an immense amount of wealth and the world got a favourite drink.

Coca Cola is not only a favourite drink of parties and functions, but it also provides jobs and is a source of earning to millions of people.

McDonald

Mr. McDonald was in hotel business. He was very successful in his field because he analyzed and fulfilled the requirements and expectations of customers.

Customer's expectations are:

- Convenient location
- Fast service

- Low cost
- Good quality

Mr. McDonald fulfilled all these requirements by establishing hotels at prime locations. He kept only limited items, hence keeping them ready became easy. As soon as a customer orders he could be served immediately.

Making few items in bulk brought down the cost. Hence he was able to keep price at minimum possible in his hotel. He also maintained the best quality because he had to concentrate only on few standard items.

Fulfilling the four expectations of customers made him most popular. After initial success he wanted to expand his business.

But how?

Establishing a chain of hotels will not only make his life much busier, but also managing them will become a bigger challenge than making delicious items in his hotel.

He thought of an idea which none had imagined in the past. He offered his partnership only on 2% basis. That means he would only be a 2% partner and the other person will have 98% share. And in return of his 2% partnership he would give his goodwill, that is his name (McDonald) and complete consultancy of cooking and managing hotel business.

This was such a lucrative offer that within a short period of time, not only America, but all countries of world had McDonald restaurants.

Mr. McDonald imagined a business style which was different from conventional partnerships. He converted it into reality. In return he got an immense amount of wealth and the world got world class hotels and delicious food.

Xerox.

Mr. Chester Carlson imagined a machine which could copy any document within a few seconds. He converted into reality and earned billions of dollars.

Mr. Thomas Edison

Mr. Thomas Edison imagined many impossible inventions such as the electric bulb and the gramophone, etc. He converted his imagination into reality and became one of the richest scientists.

- There are hundreds of examples in which a dreamer dreamed something impossible, something odd, but remained determined to convert it into reality and they did it.

- One of the most important ingredients in conversion of imagination into reality is Burning Desire. But what is burning desire? I can give you some idea about burning desire by the following example:

- In 750 A.D. Tarique Bin Zeyad was the commander-in-chief of the western command in the army of Caliph Walid lbne Abdul Malik.

Tarique Bin Zeyad was assigned the task of conquering North Africa and southern countries of Europe, such as Spain etc. across the sea.

He conquered Africa, but Spain was not an easy task. Tarique Bin Zeyad was determined to conquer Spain, so he loaded his army in ships, sailed to the shore of Spain, unloaded his army and equipments and burned all the ships.

When ships started sinking he said to his soldiers, "Look at those ships. As they go down, so does your path of retreat. You cannot leave this shore alive unless you win. You have no choice; either win or perish."

And they won.

The hill on which they fought and won the battle is still remembered after his name, as Jabal Tariq or Gibraltar (*Jabal* means Hill in Arabic, *Jeble Tarique* means Tarique Hill).

The state of desire which Tarique Bin Zeyad was having is burning desire.

Burning desire makes it possible for its bearer to stake everything in converting desire into reality.

- But what should we do when the mind wants to develop a burning desire, but the desire does not burn in the heart?

The answer is 'Auto Suggestion', which we shall study in the next chapter.

Chapter 15

Auto Suggestion

How Auto Suggestion Works?

- When people first come in contact with crime, they dislike and regret it. If they remain in contact with it for some time, they became accustomed to it and tolerate it. If they remain in contact with it for a long enough time, they finally accept it. This is human nature.
- Pavlov, a Russian physiologist conducted an experiment on his dog. He used to ring a bell and then immediately give some food to his dog.

After a period of time, the dog associated the bell with food and would salivate at the ring of a bell, whether food was present or not. This result is world famous and known as “conditioned response”.

That means if mind is consciously trained to develop some changes and response in the body after getting some outside signal for sometime then later on the mind will automatically and without conscious effort develop same change if it gets the same external signal.

For example, if the mind gets a signal to have sex, initially in a natural way it will develop changes in the body to have sex. If the person on having sex, derives pleasure

and satisfaction, the mind associates signal of sex with pleasure and in future it will prepare the body positively to have satisfactory sex with slightest possibility and signal of sex. On the contrary, if the mind gets the signal of sex. Initially, in the natural way it prepares the body to have sex, but after having sex if the person faces humiliation, dissatisfaction, punishment etc. and if it is repeated for a certain period of time, the mind will associate signal of sex with humiliation, dissatisfaction, and in future on having signal of sex the brain will not prepare the body to have sex, but will develop some other defence mechanism to avoid sex, (This is also a basic cause of impotence).

Similarly if a signal is given to the mind about business and success plan and after that if artificially we feel achievement of our goal and the pleasure and satisfaction which we will get after getting actual success and if it is repeated for sometime, then afterwards the mind will associate business with success and prosperity and always respond positively with every thought of business. Its positive response means positive attitude, enthusiasm, persistence, new plans and ideas in the subconscious mind and a burning desire etc. Presenting thoughts to the mind and artificially sensing the positive feeling, we learn it and do it in Auto Suggestion.

Importance of Auto Suggestion

- How does a poet write a poem? The poet first decides his topic in mind and clearly defines his views. In simple words, he decides what he wants to say, then waits calmly and concentrates to hear the sound within him. He cannot write a poem at will. He waits for the flow of thoughts and when they start coming, he puts them down on paper.

If you take away a newly written poem from a poet, before he memorises it, he cannot write the same poem again because he cannot bring the flow of thought, which came earlier, at will.

What he wrote came from Mother Nature. Poets, writers, musicians and scientists etc. somehow develops the habit of conditioning their mind in such a way that their thoughts are picked up by their subconscious mind, which then passes them to Mother Nature and then receive or retrieve the flow of thought from Mother Nature in the form of a poem, literature, rhythm of music, song and ideas of new inventions.

- The same conditioning of mind and thoughts are required by a businessman, an entrepreneur, or anyone who wants to be rich, prosperous and successful. One cannot think up ideas and solution to complicated problem etc., at will. It is Mother Nature and God from where the mind gets solutions, ideas and plans.

Auto Suggestion means self suggestion. It is one of the methods by which the mind could be conditioned. As we have studied earlier, it is a well known fact that one finally believes whatever one repeats to himself, whether the statement is true or false. If a man repeats a lie over and over again, he will finally regard it as truth. He will believe it to be true. Hence in Auto Suggestion we repeat those positive thoughts or facts which we want our mind to accept and those thoughts which initiate and propagate the process of prosperity and success.

The thought which a man deliberately places in his own mind and encourages it with sympathy, faith, enthusiasm, or any of emotions, then such a thought acts like a magnetic force, which attracts other similar or related

thoughts. Such thoughts become a motivating force, which direct and control his every movement, act and deed. Hence having the right thought in the mind is the first step towards success and prosperity.

The right thought could be implanted in mind by following five steps of Auto Suggestion:

Auto-Suggestion

Step I

- Define your goals clearly and specifically. For example if you want lots of money, then don't just say that you want to be rich. But say, "I want this much amount of money (Say: I want a million or ten million rupees, etc)." Also define the period. Don't just say, "I want to be rich in future." But say, "I want this specific amount of money at the end of the fourth year (or any specific period)."

Reason of clearly specifying goal is that the subconscious mind works only on specific data. For example, if you ask a computer which is loaded with a dictionary, what is the meaning of positive emotion, it may not answer correctly, but if you specifically ask what is the meaning of faith? It will correctly say, 'faith means complete confidence and trust.'

Similarly the subconscious mind receives data from Mother Nature only when it is clearly and specifically defined. It does not respond to vague or general desire and wishes.

Step II

Decide what sacrifice you will give in process of achieving success.

- There is a price for every valuable thing. One cannot get success free of cost. One has to earn prosperity in exchange of hard work, intellectually and physically.
- You have to specify your effort clearly. For example, a student will say, "I will study 14 hours daily in such and such way to score 90% marks." An entrepreneur will say, "I will work for twelve hours a day to achieve my goal, or I will do such and such marketing, manufacturing etc."
- Basically this is your action plan and your efforts which you will apply to achieve your goal.

Step III

Write down on a piece of paper what you have decided; that is your clear goal, time period in which you want to achieve your goal and your action plan and effort to achieve your goal. This will make a complete action plan or blueprint of your effort to achieve success.

A problem well-defined is half solved. Similarly a project well-defined is partly achieved. In Mahabharata, only Arjun's arrow was able to hit the parrot's eye (the target), because only Arjun was able to concentrate on his target. When he was asked what he could see, he replied, "I only see the eye of the parrot." While all other said, "We see the tree, or parrot etc." None of them were concentrating

specifically on their target, neither were they successful in hitting it. When you define your goal correctly and precisely, your effort, power, time and energy will not be wasted in unnecessary things. Hence well defining your plan is a must and the most important thing in process of achieving success.

Step IV

- Read what you have written loudly, daily morning and evening, with emotion and a feeling that you have already started achieving your goal.
- This step is the heart of Auto Suggestion and the most important part of it. Without this, mind could not be conditioned. We studied earlier that when a crime is repeated again and again in front of a person, he first rejects it, then tolerates it and finally accepts it. Similarly if a lie is repeated again and again, then the mind finally accepts it as true and believes it.

On basis of these facts, repeat your complete action plan of success again and again to your mind and with positive emotions; that you have already started achieving it, so that the mind accepts it as reality and truth. And when the mind believes your action plan as practical, solid and true, with a positive emotion of faith and confidence of success, these thoughts of success will be picked up by your subconscious mind. It then passes it and communicates it to Mother Nature.

- Mother Nature communicates it with God. According to your effort, your sincere aim and what is good for you and society, God passes His judgment. And according to God's judgment Mother Nature

communicates ideas, plans and instructions to your subconscious mind to implement your action plan. Mother Nature also broadcasts the signal to all related people to assist and help you and make way for your success.

Hence not only will you have clear idea, hunches and feeling about how to fulfil your dreams and achieve your goal, but you will also find that everyone in the world is helping you in completion of your task. You will find that events automatically happen that will help you and take you closer to your goal.

In religious books also we find some indications of this process.

Above phenomena written in religious books in following words:

In 619 A.D, the last messenger Hazrat Mohammed (pbuh) visited the heaven . In his visit he saw somethings are ascending up from earth, and somethings are descending down from heaven to earth . He (pbuh) asked the arch angel Gebral who was accompanying him, about this up and down movements. Arch angel said, the ascending things are deeds of humen beings, and the descending things are orders of God. (which is according to deeds of human being.)
(Hadees)

- Mother Nature cannot bypass God and communicate important information to anyone's subconscious mind directly. As God says:

“He controls all the knowledge and wisdom and without His will no one can have access to it.”

(Holy Quran 2:255)

It is this divine link and control because of which sometimes even a less educated person thinks and talks like a philosopher and intelligent man, and sometimes a person with high intelligence and IQ acts and talks like a fool.

- Emotional part of Auto Suggestion is more difficult than physically reading aloud your action plan day and night. But emotion is a must. You must imagine yourself to be successful before actually achieving success because without emotion the subconscious mind will not respond.

- If you read any religious book, you will find that the heaven is described in such an impressive way that everyone wishes to acquire it or stay in it. This optimistic emotion and faith of eternal luxurious life in heaven helps mankind to willingly tolerate and happily bear all kinds of sufferings and hardship in this world, while following the right path.

Similarly if you find it difficult to follow this fourth step, try to imagine your life after achieving the goal. That means the pleasure, the luxury, the satisfaction, the status and the respect in society and the fame etc. Just as faith in getting heaven after death makes difficult life easy in the same way faith and imagination of a satisfied life after success will make the process of imagination, struggle and hardship easy and ignite the burning desire.

- What to do when it is difficult to imagine ourselves successful before actually becoming successful?

Yes, it is difficult. But remember one thing. Mind, subconscious mind, positive emotions, Mother Nature and God are the paths of success. Ignoring anyone of them will make your success impossible. Hence do anything to

follow the law of success and steps described in Auto Suggestion.

Imagining yourself as successful before actually achieving success does not require any hardship or money, neither will you become a joker in front of the world. This is purely a way of thinking and whoever achieved success has done it and you have to do it.

Remember right here, that you can never achieve your goal or accumulate wealth in great quantities unless you work yourself into white heat of desire to achieve it and actually believe that you will achieve and possess it.

- If pure imagination is difficult for you, have something which you will have after achieving your goal, to help the imagination. For example, if you dream about buying a house, buy a door bell or anything which you are going to use in your dream flat. If you wish to have a luxurious car, buy a seat cover or handle cover for it. If you want to have lots of money, take a few real currency notes, put them outside a pack of blank paper of same size and make a full bundle of notes and keep them in your pocket and treat and feel them as actual currency notes.

After having them as described above, say to yourself that this is a small part of success; the balance is just coming. Try to imagine these things forcefully.

On regular repetition of your desire, when your subconscious mind picks up the thoughts and plans of your success, it will bring complete, safe and fool-proof plans from Mother Nature for you and your success.

- Remember thoughts are things; whatever your

mind can believe and conceive, it can achieve.

- Success starts with a state of mind. It requires dreaming, imagination, determination, constant effort and prayers. It has nothing to do with plain hardwork. Hardwork with positive and required state of mind only brings riches. Plain hardwork does not bring riches. 95% of the world population works hard. In reality without hard work they cannot even earn their bread and butter. But they are not successful. Only 5% people in the society are considered successful and these are the people who work hard, but with a positive and required state of mind which is necessary for success.

- Hence first do hard work to mould your thoughts and thinking habits, then concentrate on the physical side of hard effort.

Step V

- Which don's son is an industrialist?

None.

Which colonial country, England, France, Spain or Portugal, retained immense wealth they looted from their colonies?

None.

Money earned through wrong means drains out through the nose. In the Second World War, Germany captured and looted France and rained twenty thousand tons of ammunition on England. Not a single building of London remained intact.

There is only one way to retain prosperity for a very long time and that is earning it through right means.

God says:

“I give easy life and prosperity only to those who believe in Me and walk the right path.”
(Holy Quran 16:97)

- In 540 B.C. prince Siddhartha of Kapilavastu came out from his palace for the first time in his life on a chariot to go around the city. When he saw a dead body and an old man in humble condition, he immediately realised that materialistic life is mortal. And pure material success is not true success. He left his kingdom and meditated for twelve years to know the right path. Then he got enlightenment and assumed religious leadership of that period and became the great Gautama Buddha.

- The last messenger, Hazrat Mohammed (pbuh) on reaching the age of maturity also realised that the belief, religion and uncivilised traditions of Arabians were not correct. He used to frequently go to a cave called Hira on top of a hill for silence and meditation. God not only showed him the right path, but also gave him prophethood for the rest of the period; that is till the day of Judgment.

After giving prophethood, God said to him,

“Oh Mohammed (pbuh), you can not give wisdom (to recognise the truth and accept it) to whom you like, But God gives wisdom to whom He wills.”
(Holy Quran 28:56)

Who gave Gautama Buddha and Mohammed (pbuh) the sensitive mind to sense and judge the situation?

- All holy personalities were wise and farsighted by nature and received these wisdoms, farsightedness and knowledge of the right path from God.

Every entrepreneur and businessman also requires farsightedness and wisdom to understand loss and profit before entering in a deal with a customer. But neither farsightedness nor wisdom could be learnt, taught, or blessed by a holy personality.

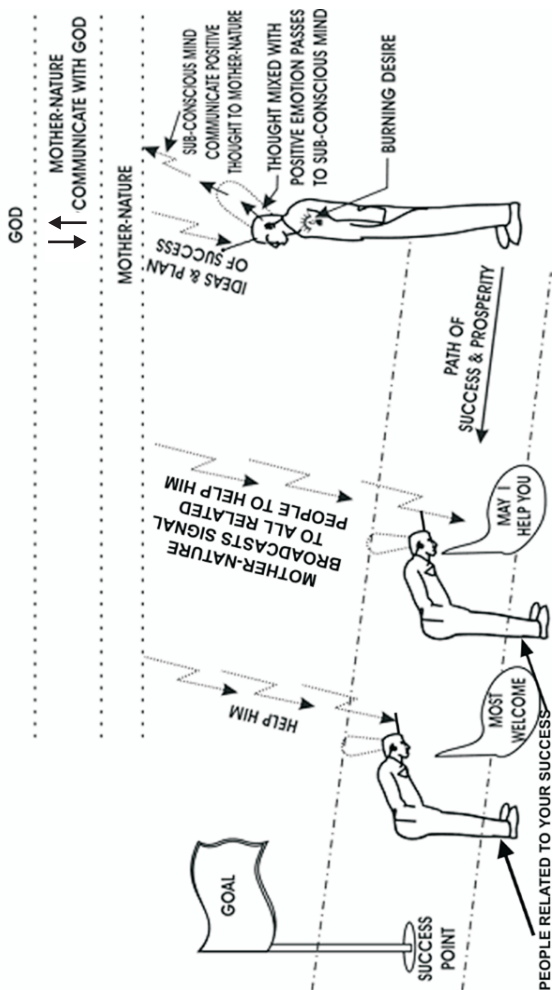
It is God alone Who gives it. God says *“He gives wisdom to whom He wills, and whoever has been given wisdom has certainly being given much good”* (Holy Quran 2:269). In history whoever required these two things has turned to God; and if an entrepreneur or businessman wants the same thing, he also has to follow the same path. There is no other way.

Hence if you want to be a millionaire, include worship of God in your business practice. This is the last but most important part of Auto Suggestion.

Summary of Auto Suggestion

1. Define your goal clearly
2. Specify your effort
3. Record your aim and effort on paper
4. Remind your mind, day and night of your aim and effort and the confirmation of your success with positive emotion and faith
5. Your plan should be based on honesty and humanity backed and supported by worship of God

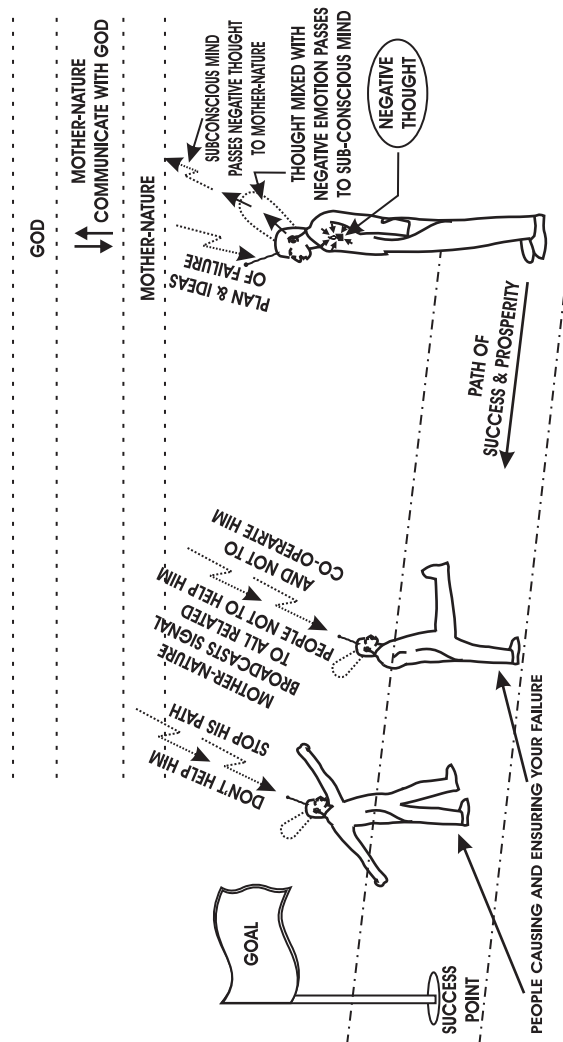
SUMMARY OF HOW MIND, SUB-CONSCIOUS-MIND & MOTHER NATURE FUNCTION ON POSITIVE THOUGHTS



Summary of How Subconscious Mind Works on Positive Thoughts

When a person has a burning desire in his heart, he thinks with a positive attitude and struggles to achieve it with persistence, emotion of faith and seeks God's help. Then Mother Nature receives his thought and plan through the subconscious mind. Mother Nature then analyses it, communicates with God, receives instruction from God and returns more foolproof ideas, hunches and plans to the subconscious mind of the struggling person. It also broadcasts signals to all those who are associated with the concerned person to help him. So all those who are involved with that person and his struggle will think of favouring him on the subconscious level and whenever a situation arises they make way for him so that he reaches his destination. Such a person considers himself to be lucky and achieves success with simple and reasonable effort.

SUMMARY OF HOW MIND, SUB-CONSCIOUS-MIND & MOTHER NATURE FUNCTION ON NEGATIVE THOUGHT



Summary of How Subconscious Mind Works on Negative Thoughts

If a person thinks negative with a firm belief, his subconscious mind picks up his negative thoughts and passes them to Mother Nature. Mother Nature analyses them and communicates them with God. If the deeds of the thinker are noble, the first time God will bless him with wisdom and knowledge to understand the situation and think and act positively. But if the person's deeds are not noble, or even if a gentleman keeps on thinking negatively even after guidance, then divine help is not free like air and water, but God helps only those who help themselves. For such disobedient ones, Mother Nature does the needful and converts their negative thoughts into reality.

Mother Nature returns the signal or plans, to convert fear and negative imagination of that person into reality. Mother Nature also broadcasts signal to all concerned people not to co-operate with him and do the needful to enhance the process of his failure.

Positive Thinking

- God has prohibited thinking negatively and said that, *“He does not harm anyone. The sufferings which human beings get are results of their own act and deed.”*
(Holy Quran 2:286)

- The last messenger (pbuh) says: *“God says: I treat people according to their expectation towards me.”* (Hadees)
That means if a person thinks that God has made him lucky and He will have mercy on him and will help him, God will indeed do as the person expects. If a person thinks God has made him unlucky and he is destined to fail; indeed he will not receive divine help and he shall fail.

- The Holy Quran says: *“Only those who do not believe in God, lose hope.”*
(Holy Quran 12:87)

- Holy Bible says : *“Fear not, the Lord will do great things.”*
(Holy Bible, Joel 2:21)
“With God nothing shall be impossible.” (Holy Bible, Luke 1:37)

- We can analyse the above verse as follows:

God is great. Nothing is impossible for Him. If anyone loses hope, he is indirectly denying the ability of God to do impossible things. Or he is degrading God, or degrading God's supremacy.

A task may be impossible for us, but not for God. We alone cannot achieve it, but God can achieve it. God can make it possible or make it easy for us to achieve it. So

even when we lose confidence in our ability for a tough and impossible task we should remain positive that God would make some way for us to achieve our goal and hence we should keep on trying positively.

- At another place in the Holy Quran (chapter 9, verses 118) God says:

“The earth with its all openness and vastness became very small and confined for them.”

The background of this verse is that three persons were socially boycotted for forty days, according to God's commands, because of which even though they were free to roam all over the city, but nobody cooperated with them. And they themselves felt that though the world is so vast, but for them it is like small prison cell.

This did not happen only with them. But in general for whomsoever if God passes the judgment of non-cooperation, world does not help or co-operate with him. And for those in favour of whom God passes judgement of co-operation and success, everyone in the world tends to help them.

Hence we should always think positive and should avoid doing such things (sins) which invite the wrath and anger of God.

- When negative thoughts are so harmful for a bright career, how can we avoid them? Let us study this in the next chapter.

Chapter 16

How to Avoid Negative Thoughts

- What is your opinion about the devil? Is he dumb? A fool? Uneducated? ignorant? Wrong. He became devil because of arrogance; otherwise he was one of the most intelligent creatures on this earth. Without any physical power and force and only by controlling mind and thought he conquers human being and distracts them from the right path.
- Negative thoughts are main cause of failure, hence the devil concentrates more on developing negative thoughts than anything else. God Who knows everything, says:

“It is the devil that creates fear of poverty in mind.”
(Holy Quran 2:268)

Hence remember that destruction starts with negative thought and thoughts are not just like wind, which without any reason comes to you and bypasses you. No. It is a thing, which can be implanted in your mind or removed by will power. Human being has been given control over his thought. That is, we can decide what we want to think and what we don't want to think. And thoughts are under the control of human beings, hence like act and deed, on judgment day, God will take account of our thoughts. God says:

“All that is in the heaven and on the earth, belongs to God. Whether you reveal which is in your mind or you conceal it God will call you to account for it.”

(Holy Quran 2:284)

Let us study what are thoughts? How to develop favourable thoughts in our mind and how to control them?

What are thoughts?

- What is a dream? A psychiatrist will say that whatever thoughts we have in our mind at day time, we visualize the same thing at night as dream.

They are right only upto a certain extent; but not a hundred percent. Dreams of a God-fearing gentleman, with peace of mind and soul are forecasts of his future and solutions of his problems, but in coded form. Decoding dreams is a science and many books have been written on this topic. Prophet Joseph (pbuh) was an expert in decoding dreams. Thoughts, which creep in our mind and regularly keep on presenting themselves are also like dreams and they depend on many factors.

- Generally there are ten factors or causes which influence our thoughts:

1. Thoughts of daily experience
2. Thought infection
3. Ditch of Devil
4. Evil Eye
5. Nafs

6. Blessing
7. Examination
8. Warning
9. Curse
10. Being easy prey for Devil

1. Thoughts of daily experience

Whatever we see, hear and read, our conscious and subconscious mind remembers it and it keeps on churning it in our mind. With some creative addition or subtraction we keep on thinking of involvement of ourselves in those situations. Or sometimes we ourselves imagine doing same thing with more perfection.

Hence close the door of your mind for every information which is negative and not going to help you in your struggle. Even for general knowledge don't see, hear and talk of negative matters. God said in the Quran,

“Tell the pious people to keep their eye sight down and remain away from infidelity.”

(Holy Quran 24:30-31)

And in holy Rig Veda God says:

“Because God has made you women, be careful where to look and keep your eyesight down and keep your feet close together. And use such clothes by dressing in which no one can see your body.”

(Rig Veda 19-33-8)

These instructions are to have clean thought and mind.

Concentrate on the job in hand. Remain aware what is happening around you and in this world. This is important and you must do it. But don't get involved deeply in news and views of the world. News industry or media is a big money-making industry. Many a times news are created and presented professionally in a sensational way to hook the viewer. To have a peaceful and positive mind don't take them seriously. Don't waste your time in reading, rape, murder, robbery, gossips of stars and news created by politician to keep themselves in news and as a game plan of their politics.

2. Thought infection

In case of thought infection we absorb vibration and energy from the surroundings. If we remain in company of successful and prosperous people with positive attitude, our mind will also absorb the thought of prosperity. If we remain in company of failure frustrated, communal and criminal people, our mind will absorb their negative energy and we will also think in the same way. Similarly if we pass our time in bars, casino, night club and brothel, our mind cannot think beyond quick money, wine and women. If we pass our time in trade exhibitions, seminar and self-development courses and in company of business-minded people, our mind is bound to think positively in business development and money making line. Hence to avoid thought infection, avoid negative people and society.

3. Ditch of the Devil

- This negative feeling is an “unjust anger”. Just before a great success, happiness, monetary gain or any kind of prosperity, you will feel strange anger or hatred against the person who will cause or involve or will be the reason of your prosperity.

This is a trick of the Devil to steal away your prosperity by your own anger and misbehaviour. If you don't want to fall in this ditch, always practice patience. Don't become short-tempered to fire your wife, worker, supplier and customer. Always analyse the situation thoroughly, then take action. Don't take any on-the-spot decision in anger. If you decided anything for above four groups of people, wait for at least twenty-four hours, and then take a decision. You can understand the above condition from my following experience:

- A large organisation called me for supply of a small hydraulic cylinder. I went to their office. The purchase officer asked me to wait and he remained busy for the next one and a half hour. I was too disappointed. I decided not to do any dealing with them in future. I came out from their office and was just stepping out from their factory premises when a peon of that office called me from behind. I was in such anger that I decided to ignore his call and go away. But then I thought for a moment and came back. From that company along with that insignificant small order, I kept on receiving huge orders for many years. I even travel for eight hours to meet a customer, there was nothing wrong in waiting for one and a half hour, but I felt an unjust anger. If I had walked away in anger I would have missed huge profits.

- My senior-most technician is a very healthy man (with big tummy). He works very systematically but very slowly. Many times I found that when there was no work pressure, instead of doing small insignificant work and house keeping, he preferred to relax. Many times I got so much upset with his relaxed posture that I decided to sack him. But I did not take immediate decision and just ignored him. Only few days after that incident I got a very big order, which I could not have completed without that technician.

The relaxed posture of that senior fitter was not new for me. I know what my workers do in front of me and behind me. But this outburst of anger to such an extent that I thought of sacking him was strange and unusual and it happened many times just before getting critical and big orders.

- In the initial seven years of my business career many times I felt that whenever I received a big payment, even if I kept it secret and no one knew about it then also naturally the behaviour of my friends and family changed towards me. I felt somewhat friction or harassment from their side.

- I could have walked out from the office of my client in anger. I could have fired my senior technician in anger. I could have argued with my wife and friends in anger. But in all these conditions who would have lost peace and profit? None, except me. God gave me wisdom of patience, so I did not become a prey of the devil and remained safe. Watch your step. Don't fall in the ditch of the devil. Practice patience, otherwise luck will just pass by. The Devil is very cunning. With your anger in his control he would never allow you to succeed.

- So when you feel a negative feeling of anger, have patience, think with a calm mind and take a final decision after one or two days time.
- Unjust anger also could be controlled by remaining absolutely clean and by reciting Verse No. 19 at the time of anger. (Refer Chapter No. 33)

4. Evil Eye

• Eye-sight of human beings and jinns have some kind of poison. When someone looks at us in admiration or jealousy, our mind or body gets a dose of that poison. Either we fall sick or lose our logical thinking and become short-tempered. After few days time the effect of poison may get neutralized. The cure for this problem is patience and prayer. Practice patience and recite verses nos . 6 & 7 from the chapter, "How to overcome spiritual obstacles." for immediate relief. God has declared that all human beings will be in loss, except those who:

- Believe in God
- Practice noble deed
- Call for noble cause
- And remain patient

(Holy Quran, Sure Asr)

So patience is one of the most important ingredients in moulding a bright future. Understand it and practice it to conquer your negative feelings.

5. Nafs

Every human being has both negative and positive tendencies in him. The negative tendency is called "nafs." Under the influence of 'nafs' people try to commit sin, revolt against God, try to spend easy and luxurious life and

avoid doing hard work. Under influence of 'nafs' a person feels pleasure in doing and thinking about wrong things. The more a person indulges in acts of 'nafs', more his negative tendency becomes prominent and his positive tendency gets weaker. And it becomes more difficult for such a person to think and act positively.

Easy and luxurious life is one of the main sources of energy for 'nafs', hence saints and real priest community practice fasting and spend simple and non-luxurious life to keep the positive tendency alive and strong. Hence live a tough life like a soldier even in the state of prosperity in order to have a strong positive tendency, strong will power and firm control over negative thoughts. Don't get desperate for easy and luxurious lifestyle. With prominent positive tendency and a habit of hardship, neither would we be afraid of walking the long and tiring right path, nor would we think of a short cut for prosperity through wrong means and our mind will automatically close the door for negative thoughts.

One of the simplest way to have nafs under control is to talk, eat and sleep less than our level of satisfaction.

6. Blessing

The sixth type of thoughts are blessings from God. When we fulfil all our duties and prayer to God with full concentration, a special type of peaceful energy descends on us. It is called 'Sakina'.

When 'Sakina' descends on us, we feel a unique kind of pleasure, which cannot be explained in words. In 'Sakina' we feel a mesmerizing blue and white light in

our mind and soul. A pleasing cold sensation, a pleasing sense of happiness and slight drowsiness. Suppose you want to urinate, but you have no chance to do it for many hours. After a long time when you urinate, you will feel deep pleasure and comfort, which is unique, but you cannot describe it.

After long play of sex when you have orgasm or ejaculate, you feel a deep pleasure, which is unique, but you cannot describe it. In 'Sakina' you feel pleasure more than above two conditions and because of this pleasure of 'Sakina', saints don't feel pain of hunger, long tiring prayers and a tough life.

- To have 'Sakina' you have to fulfil all your duties towards your parents, family, society and country. And you have to pray to God from the bottom of your heart and with full concentration.

Sometimes we may feel a little bit of 'Sakina' in mass prayer. It is energy descended from sky for some other noble person, but being close to him we also get benefitted by it and feel peace and drowsiness. I call and feel it drowsy because in this state we become totally free from stresses and like a tired person we tend to sleep.

- This sixth type of blessing thoughts are also inspiration, guidance, noble thoughts, which our mind receives from Mother Nature. Such thoughts are always constructive in nature.

7. Examination

Seventh, eight and ninth types of thoughts are negative thoughts, which are either an examination or a guidance (warning) or a curse for us. We cannot avoid them by will power and they keep on hounding us.

- In case of examination category of thoughts, we feel a deep fear of loss of life, loved ones, property and prosperity. And God wants to see our attitude towards Him in such difficult situations. Many times people pray and thank God in state of prosperity, but complain and forget Him in hard times and turn to other sources to solve their problems. Such people fail the test. Only those succeed who keep patience and ask God for His help. God says:

“We will test by fear of enemy, by fear of loss of life, hunger and reduction in prosperity, so give good news to those who keep patience.”
(Holy Quran 2:155)

8. Warning

- The eighth type of negative thoughts are signals from Mother Nature in coded form to warn us against our faults and to protect us from a accident, a disaster and sin. But these thoughts are coded and not clear, hence you have to concentrate and analyse them to understand their meaning. For example, in 2001 I was repeatedly having strange negative thoughts of closing my business and taking up a job in some other company abroad.

I could not understand my negative thoughts. After few months my unsatisfied workers joined a trade union. I retrenched all of them and almost closed my business and restarted again.

If I could have understood my thought, I would have raised their salary or at least convinced them about my problems and a big disaster could have been averted. But I failed to analyse my thoughts and suffered a lot.

Sometimes under the influence of these thoughts we imagine ourselves doing those thing which should not be done or those things which we will be doing after a disaster occurs. For example I started from my office with peace of mind and enthusiasm to meet a client by local train. In the train, my way of thinking changed. I imagined that I was in the eighteenth century and I went on a business trip by ship and my ship sank. Somehow I survived and reached the seashore of a hostile country. Not to get recognized and killed I pretended to be a beggar and somehow I was trying to reach my country.

I wondered why I was thinking like that. After deep analysis, I found that due to the rush I was standing for a long time. Initially I kept my briefcase between my legs on the ground. When I got tired, I sat on it. And this briefcase contained money and religious books along with my business papers.

Insult to money and religious books was causing negative thoughts in me because whoever degrades them loses prosperity. Unknowingly I was degrading them, hence the first step of misfortune, that is negative thinking was just starting to creep in my mind. I got up immediately, expressed my deep regrets to God and those negative thoughts vanished immediately.

When we start thinking negative unwillingly, we should analyse our condition, decode our thoughts, correct our activities, fulfil our duties and these thoughts would vanish automatically.

9. Curse

- The ninth negative thoughts are a curse from God. In the state of exam, or warning when negative thoughts come in our mind we have full control on our mind and body; and we act wisely and think logically. But when negative thoughts of curse descend on us, we lose our logical thinking; and our destruction starts by our own wrong decision.

Hindu religious book says, “*Vinash ke pahle buddhi bhrasht hoti hai*”. That means “The thinking gets corrupted before destruction”. It is this negative state under which mind does not remain under control and takes wrong decisions. The only way to avoid such negative thoughts is not to invite God's wrath.

10. Being easy prey for the Devil

When we remain careless about what we see and talk, when we remain in company of negative personalities and spend a luxurious life and remain unclean, we also become easy prey for the devil. Under his influence we feel insecure, fear of death, fear of loss of loved ones, poverty and all other types of negative feelings get embedded in our mind. This devil effect is unfortunate and hard luck for

human beings. The destruction of peace and prosperity which starts with our own deeds and act enhances because of the Devil. The Devil acknowledged God in the following words,

“I will not have control on Your sincere creatures.”

(Holy Quran 38:83)

Only those who sincerely believe in God and struggle to follow His commandment will remain free of all kinds of fear and negative thoughts and additional negative effect of the Devil.

Religious way of managing Negative thoughts

In order to cope with worries and negative thoughts we should have faith in God and work systematically.

- The Quran says:
 1. *“And whosoever fears God and keeps his duty to Him, He will make a way for him to get out (from every difficulty.)”*
 2. *“God feeds His believer from such sources that no one can even imagine it.”*
 3. *“God fulfils all needs of His believers.”*
 4. *“Whatever God decides, He does it.”*
 5. *“God has fixed the destiny of every individual. Event happens according to it.”*

(Holy Quran Sure 65, Ayat 2-3)

If you truly understand and believe in these five divine statements you will never think negatively in your life.

Explanation no. 1

There are hundreds of birds in your vicinity. You never care about them. But if you confine anyone of them in a cage, surely you will feed it regularly and day and night you will look after its well-being.

Similarly when you don't care about God's commandment He also does not care about you and your social status, hardship in your life, your income, sickness, your expectations and your sweet dreams about your future etc. But when you confine yourself within the boundaries of God's commandments and His instructions, He also pays special attention towards you. He saves you from every trouble. He feeds you from unimaginable sources. He fulfils all your needs. Whatever comfort He decides for you, irrespective of the resources, it reaches you. And according to your deed, He decides your destiny.

Explanation no. 2

For better understanding I will explain them in short, as follows:

- *God (helps) makes an outlet for those who believe in Him*

Do your duty best and leave the rest to God. In difficult times whatever best possible you can do, keep on doing it. Pray and seek help from God. God will never disappoint you. He will either remove the difficulties, or if any worse happens He will compensate it with much better alternative or substitute. God says:

“It is compulsory for Him to help His believer and obedient servant.”

(Holy Quran 30:47)

- *God feeds from a source that no one can even imagine*

As per your desire, you make a plan and proceed for its completion. If you are honest, hard working and follow the laws of success described in this book, you will be never short of money. God will feed you from such a source that even you would not have imagined it.

- *God fulfils all needs of His believers*

God will fulfil all your genuine needs, such as family, house, vehicle, health and finance etc. provided you believe in Him and put your best effort in completing your duty.

- *Whatever God decides, He does it*

There are many things, which are beyond the control of human beings. For example your enemy did some black magic to stop your success. But if you believe in God and do your duty with a positive attitude and follow laws of success nothing will stop you from succeeding. God is much stronger than your enemy who wants to harm you. So as per your prayer and effort if God wants to give you prosperity, nothing can stop you from becoming prosperous.

- *God has fixed the destiny of every individual. Event happens according to it*

God has written and fixed the destiny of every individual.

Event will happen according to it. One has to learn to cope with it. For example death, diseases, accidents, etc. are beyond the control of mankind. The destiny, that which you cannot change, accept it.

How to fight fear?

If you are not interested in religious preaching then in case of extreme fear of loss of life, status, money etc, adopt the following procedure:

- Accept the worst, i.e. imagine what you feared has happened, and you prepare to accept it mentally. This will release energy in your mind which is causing tension.
- Then do brain storming and make a list of different alternatives of your problem, i.e. different solutions by which the worst thing which is going to happen could be avoided.
- Analyse different alternatives and select the one best among them.
- Immediately implement the best solution. Discard all others and do not look back. Don't consider other solutions at all, unless your option turns out to be totally wrong.

Few more tips to avoid negative feelings

1) Action follows the emotion. The converse of this statement is also true, i.e. emotion follows the action. Whatever type of behaviour you adopt; the same type of emotion will develop in your mind. Hence behave like a brave, optimistic, successful, prosperous person and the same type of thought will automatically develop in your mind. Always remain neat, clean, well dressed, perfumed and with an outgoing personality to have active and positive thoughts in mind.

2) Don't repent about yesterday; don't dream about a rosy tomorrow. Only concentrate on today. If you do your today's job in the best possible way, your tomorrow has to be good, as it begins today. What we do today, its result is received on the next day (or next time, or in future). Hence only concentrate in doing today's duty in the best possible manner.

3) Whatever we communicate to our mind repeatedly, it accepts it as reality. Hence repeatedly communicate to your mind the following message: "Day by day, in every way, with Grace of God, I am getting better and better."

Write this sentence on a small piece of paper and stick it at a place where you can see and read it daily. Convince or assert your mind that you are prospering and then only will positive thoughts of prosperity remain in your mind.

4) Exercise regularly. It maintains health. Only a healthy body can have a healthy mind. A sick mind attracts more negative thoughts than a healthy mind.

Exercise also counteracts biochemical effects of stress and worries and reduces risk of psychological illness.

5) Get medical help. Deficiency of some types of vitamins cause hypochondria, that is thought of imaginary sickness. Drink four glasses of water on the empty stomach every morning and take breakfast at least after 45 minutes after that. Consume at least three teaspoons pure honey, one apple and one banana daily.

6) Remain absolutely clean. Absolutely means absolutely. Don't compromise anywhere.

Your body, your food, your income, your place of living and working, all should be absolutely clean, with good ventilation and there should be sufficient sunlight. A filthy place or person and darkness are heaven for the Devil. Avoid them.

7) Remove hair from your armpits and the pubic region every fifteen days to remain spiritually clean.

8) While in the toilet take precaution to wash all stool and urine from your body. Your undergarment should not absorb even a single drop of urine.

9) Donate at least a few rupees everyday to needy ones.

10) Do not keep any dark, empty and closed space in your house, office or wherever you stay for a long time. Closed, dark and empty spaces may be inside your double bed, sofa cum double bed, empty store well or the false ceiling. Either fill them completely or open them from two sides.

11) Give full concentration to your current job. If you are retired and don't have any work to do in particular, read a good book. Write your good experiences. Teach your experience and expertise to someone in need. Get socialized. Start some noble work. Call people to join and help you in your noble work.

12) Study History. Biographies of great people will inspire you and give you moral support and strength in hard times. It will ignite a fire in you to achieve higher, nobler and impossible tasks. History will also end your illusion and expectation of a peaceful world.

Once prophet Moses (pbuh) wondered and asked God,

“Why did You create this wall lizard?”

God replied, “You have asked this only once, but this wall lizard has asked me thrice, why I created this human being.”

While studying History you will also wonder why God has created this mean creature. History is full of massacres, genocides, riots, invasions, wars, treachery, injustice and exploitation etc.

Security of life, which we have today, was never possible before in human history. The luxury of life and amenities we have today were not even available to kings of the ancient times.

So history will reduce your frustration about lack of security and luxury, which we lack in our daily life and will also lower your expectation towards politicians and rulers of the world (Because these crook species does not

change with time. It keeps on creating havoc in the life of innocent and common people, as it did earlier).

Spiritual Healing

If nothing reduces your fear and negative thoughts, try the following spiritual healing:

- Do 'vazu' as described in the chapter of cleanliness.
- Keep your right palm on your heart.
- Recite once, verse no. 1 as described in the chapter of "How to overcome spiritual obstacles".
- Recite verse no. 2 once.
- Recite verse no. 13 (darood) once.
- Recite verse no. 14 at least 100 times or more.
- At the end recite verse no. 13 again. Blow on your hand and spread it on your chest, face and head.

If you do it regularly, after few days, you will feel peace of mind.

Recite verse no. 5 also as many times as possible as described in chapter of "How to overcome spiritual obstacles". These verses work like miracle. In these verses we simply seek God's blessings; hence people of all religions can recite it without denying or violating norms of their faith.

Advantages of being a religious person

Suppose you are travelling in a train along with your child and the train is moving with full speed and your child is playing with a silver coin and a piggy Bank.

The child tosses the coin and by mistake it goes out of the window of the running train. The child may cry and you will get nervous, as both of you are sure that it is gone forever. Because it is impossible for a common man to search and find a small coin thrown out from a running train.

But suppose the same coin by mistake fell inside the piggy bank and get deposited in it? Even though the child has lost it as you cannot take out the same coin without cutting or breaking piggy bank, then also neither your child nor you will feel any nervousness or bitter feeling of loss.

Because both of you are sure that it is not lost. Today or tomorrow you will get it back. This is the difference between a God-fearing person and a liberal non-religious one. The God-fearing person is sure that if someone dies or anything is lost or any misfortune happens, it is not a permanent loss. The dead person is with God in another world; tomorrow he will also die and meet him again.

On the other hand the liberal thinks that the dead person is lost forever and they would never meet again.

The God-fearing person knows that loss and profit is from God. If today he receives a loss, tomorrow God may compensate him in a much better way. While the liberal one thinks that if anything is lost, he has to himself work

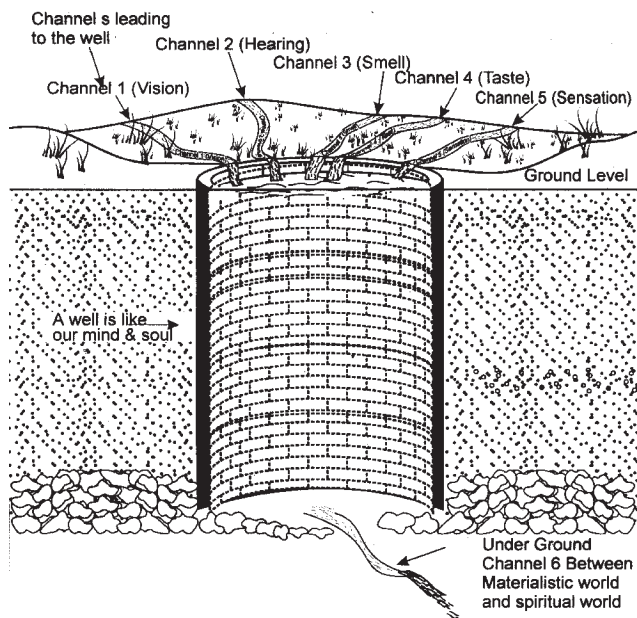
hard again and earn it and it may not be possible for him to work hard again and earn the same thing.

Hence the liberal person panics with every disease, death and disaster. While the God fearing man remains calm even while breathing his last.

Hence recognize God as our creator, Who created us through a couple. Believe in Him and have a firm faith in Him if you wish to have a positive life free of fear.

Chapter 17

Ancient Philosophy



1. Mind and soul of human beings are like wells. Five senses are like five channels, leading towards the well. When we do not take precautions about what we see, what we hear, what we say, eat and senses etc. then instead of

clean water, dirty water flows in and pollutes the well. It chokes the sixth channel at the bottom of well, which leads to the next world.

2. In order to open the sixth channel, we have to first stop the flow of dirty water into the well, then empty out the mud and dirt from it; only then would water from sixth channel flow into it. If we are able to clean it correctly, then such a high amount of water will flow through the sixth channel, that it would overflow and become like a fountain. Then even dirty water from the five channels cannot flow in.

3. To communicate with the next world, first we have to stop the misuse of our five senses and use them exactly the way God has ordered us to use them.

Protect the eyes from staring at members of the opposite sex and vulgar scenes. Don't hear vulgar words, faults and drawbacks of other people. Don't speak vulgar language, don't abuse, don't lie, don't talk about others' fault, secrets and drawbacks, etc. Don't eat and drink what God has prohibited, such as cheated and interest money, liquor, pork and non-halal mutton. Don't enjoy wrong sensations, romance and sex with other than your spouse. If you abstain from these things, your soul-well would stop receiving dirty water.

The sixth channel is a communicating path with the divine world. God said,

“We gave them the Knowledge”

(Holy Quran, Sure Kahf: 18-65)

It is the same path from where knowledge comes to the prophets and saints. It is this path from where common man feels the inspiration to serve mankind and do good to fellow human beings.

It is the same path which a businessman and entrepreneur has to explore to get ideas and plans and ways to succeed in life and accumulate huge wealth. (This is personal view of Author)

4. To empty it out you have to close your eyes and try to stop using all your five senses and concentrate on who you are. This is called meditation. And pray to God, the way He has asked us to do.

5. Eyes are made for vision, ears for hearing and tongue for taste. You cannot enjoy food by the ear or music by your tongue. You will feel pleasure only if you use the ear for sound, eyes for vision and the tongue for tasting delicious food.

Similarly God has created human beings (souls of human being) and Jinns for His worship (Holy Quran, Chapter 51, Verse 56). As soul is created for God's worship, the real pleasure of life will be achieved and the soul would feel peace and pleasure only when it (human being) performs worship of God. The Ear cannot enjoy food. Similarly the soul cannot feel peace and pleasure in materialistic excitements and achievements.

6. We use vehicles to reach a distant place. We use tools and equipments to achieve difficult tasks. The soul has a long journey to travel and a tough job to do. The body is its vehicle as well as its tools and equipments. By these tools it has to find its purpose in this world and by this vehicle it has to reach its destination. Once man completes the task of pleasing God, by right way of living, right prayer and noble deed, he does not require his tools or the vehicle. He gets down from it and rests in peace near God in heaven.

7. God has given this universe under control of angels. With permission of God they make rain when it is required; they put soul into the foetus in the womb; they fertilize the seed and transform it into a plant.

Similarly God has given this body under the control of the soul. Before eating it starts 'rain' (salivation), before sex it starts the 'wind', which excites its organ. Fingers and limbs move on the soul's order.

8. The soul not only has the power to control own body, but it also affects its surrounding. When a saint favourably looks at a sick person, he can heal him. When a magician sees a person harmfully, he could make him sick.

9. The above philosophies have been taken from a thousand-year-old book called, *Kemya-e-saadat* by Imam Ghazzali.

Philosophies of Imam Ghazzali indicate that:

- There is a God-a supreme power.
- There is a system of angels governing this universe.
- There is a soul which has control over our own body as well as has influence over others.
- There is a communicating link between the soul and the other world. (The sixth channel)

10. We find a similarity between religious and scientific teaching.

Religious people believe in God, angels and soul, non-religious people don't believe in God, angels and soul. But they do agree that there is a super-power in the Universe which they call as infinite intelligence. They deny angel, but agree that nature does the systematic management of this Universe, they deny existence of soul but agree the existence of sub-conscious mind and its magical effect on our own and others' life.

Let us not give importance to this controversy between science and religion, but concentrate on the mechanism of success.

Part II

Laws Related to Administrative and Business Skill

Chapter 18

Persistence

Importance of Persistence

Pure iron is soft and ductile and it is rarely used in the pure form. When just 0.1% carbon is added to it, strength and hardness of iron increases a little bit. Such iron is used where ductility is more important than strength; such as deep drawn utensils. When a further 0.1% to 0.2% of carbon is added to steel its strength and hardness increases to a moderate level. Whatever iron and steel we use in day-to-day life has 0.2% to 0.3% carbon. When a further 0.1% carbon is added, ductility of steel decreases and strength increases further. Such steel is used for stressed components, such as bolt, axle shaft of railways etc. When a further 0.1% carbon is added such steel is called plain carbon alloys steel and only used where it is required. It is not used in common applications.

A negligible amount of carbon has magical effect on properties of steel. It makes it useful or useless.

Persistence has a similar magical effect on human success. It also makes a person useful or useless. One cannot succeed without persistence.

All of us have read the story of the hare and the tortoise. Such a race has never really happened in history.

Even so it is taught in almost every language and culture in the world, only to implant the importance of persistence in our mind.

A bedtime story

- A king lost his throne after a coup. He also got demoralized and lost all his hopes. He took shelter in a cave where he saw an ant trying to climb the wall. After many unsuccessful attempts, the ant finally succeeds in climbing the wall. The King took lesson from that ant and after repeated guerrilla attacks defeated the rebels and regained his throne.
- Such stories may or may not be true, but they always teach and remind us that persistence is a must for success.

Examination

- When you implement your action plan (according to Auto Suggestion), you are not going to succeed at the first attempt, not at the second, not even the third. It takes a long time to succeed. But after every failure you have to analyse the reason for the failure, correct your action plan and try again and again. Your action plan will become more perfect after every failure.
- To become a graduate you have to pass more than 20 papers in two to three years time. Mother Nature also takes examination and you also have to pass many papers before you become a successful and a rich person. Without having minimum required knowledge, neither you get a degree certificate, nor without having required minimum

abilities you will become successful or a millionaire.

Some of the examination papers of Mother Nature are, burning desire, clear goal, faith (self-confidence), imagination (ideas or dreams), decision-making and persistence etc.

Cause of poor persistence

- The motivating force of persistence is will power. The motivating force of will power is burning desire. The fuel which keeps the burning desire burning is faith, that is a firm belief of success.

- When a person lacks persistence, there are some reasons and factors which cut-off the fuel supply to the burning desire. Let us study what causes lack of persistence.

- Few causes because of which people get demoralised and lose persistence are as follows:

1. Criticism
2. Negative influence
3. Compromising nature
4. Absence of motivating factor

1. Criticism

- Due to fear of criticism, people play safe and don't take risk and don't apply full effort. They don't burn

their bridges behind and always keep a path of safe escape in case of failure, because of which the best effort does not come out from them. They only struggle half-hearted for success and at the first sign of failure they retreat.

- Due to fear of criticism people don't take bold decisions about their own life, such as marriage, divorce, separation from joint family, division of partnership etc. They remain afraid that people would call them selfish, egocentric, eccentric etc. Because of these fears they prefer to spend a compromised life. Only firm and right decision brings success, not the helpless compromised type of living.
- Due to fear of criticism people don't go to college or night-school, or professional classes after a certain age. With specialized knowledge they could have succeeded in life, but due to fear of criticism they don't acquire specialised knowledge and remain as failures.
- Due to fear of criticism people don't keep a high goal. They are afraid that people would call them over-ambitious, extra-smart etc. They also fear that in case they fail, people would laugh and make fun of them. Hence neither they keep a high goal nor try to achieve higher success. If someone doesn't try for a great success, how can one get it?
- As the motivating force of will power is burning desire, because of fear of criticism the desire doesn't burn in the heart. Hence will power remains weak. Weak will power results in poor persistence and poor persistence results in failure.

- The following steps can cure some of the fear of criticism:
- Believe and remember the following figures and facts to overcome the fear of criticism:
- Respect in the eyes of friends, family and society only depends on your character and noble deeds. Respect arises in the heart, and heart and mind are controlled by God. As long as your character remains noble, God would never degrade your respect in eyes of your friend, family and society, irrespective of your financial status and failure or success of your projects. Respect cannot be generated in the heart of others by a show of money, wealth, fashionable clothes, decorated house and luxury vehicles etc. Neither respect is lost by the loss of above-mentioned factors.
- For example: A police officer comes to your home in the best suit and in the costliest car. You would immediately welcome him and do your best to honour him.

After the departure of this policeman, your poor teacher arrives at your home. You may not do the same best formalities as you did for the police officer. After your teacher also leaves your home, concentrate on your heart and analyze whom you respect from the bottom of your heart. With the knowledge that this particular police officer even takes bribe from illegal brothels and video parlours exhibiting blue films, even though you gave him royal welcome, but at the bottom of your heart you actually hate him. And for your gentle teacher, you love him even though you have not responded warmly to him.

The same thing would happen with you also. Someone may not give you same royal treatment as he gives to a shining culprit, but people would love you in their heart if you are a gentleman and your deeds are noble. In reality, people know about you more than you know about yourself and don't get fooled by exhibition of wealth and style, and respect only according to your character.

- God says:

"It is only God Who gives the honour and humiliation."
(Holy Quran 3:26)

Hence don't be afraid of criticism, as your honour is not going to be degraded by failure of your effort for success unless you degrade your own moral values.

- Dale Carnegie, in his famous book, *How to stop worrying and start living* says, "Do what you feel in your heart to be right, because you will be criticized anyway. You will be damned if you do and you will be damned even if you don't." Hence don't worry about criticism.

- Abraham Lincoln took a great and risky decision of freeing African origin people from slavery. He was too much criticized and condemned by his friends as well as enemies. Dale Carnegie quoted the philosophy of Abraham Lincoln against criticism in the following words, "If I try to read all the letters of criticism, most of which are not be answered, this office may be closed down for some other purpose. I do the very best I know how, the very best I can and I mean to keep on doing so until the end. If the end brings me out all right, then what is said against me won't matter. If the end brings me out wrong, then

even if angels swear that I was right, it would make no difference.”

- At the end Dale Carnegie says, “Do the very best you can do and then put up your old umbrella and keep the rain of criticism from running down the back of your neck.”

Hence don't be afraid of criticism and remain persistent in your effort.

2. Negative influence

The human body is so complex in nature that since the last one century it is under investigation and study and still we have not understood it completely. Mind and soul are more complex than the body, as not only they involve material, but also some form of energy.

By observation and experience, philosophers, psychiatrists and doctors can only frame-out some figures and facts about it. Some of them are as follows:

- Thoughts are impulses of energy or vibration. Every type of thought has a different vibration or wave length. Every human being emits vibration or energy according to his thought in mind. He also receives it from others.
- A person with a positive attitude, noble thought and high ambition will create similar thought and ambition in the person he meets.
- A person with negative attitude, destructive thought, depression, frustration and criminal mentality

creates similar thought and attitude in the person he meets.

- Any kind of negative thought immediately kills creative imagination. Negative thought also develops a negative personality, which repels people. Negative thought also get imbedded in the subconscious of that person.

- A lantern has a glass to protect the flame. Till the glass is intact the flame keeps on burning even in gusty winds. But as soon as the glass is removed even a small puff would extinguish it. The burning desire is like a burning flame, faith is its fuel and the protective glass is unyielding and firm positive attitude. The burning flame should be protected from being extinguished by a firm positive attitude. Negative thinkers, pessimists, naggers, people with criminal mentality and those who have compromised and accepted poverty in their life and do not struggle for prosperity etc. are extinguishers of this burning flame.

- As long as you have not perfected the steps of Auto Suggestion and your will power is weak, take care to always remain away from such people. And even after programming your subconscious mind for firm and unyielding positive attitude, don't keep friendship with them as a safe precaution.

- If you are healthy, you will not get cold and cough and other infections easily. But then also you take precaution against cold and cough and all kinds of infections and diseases. Negative thinkers and similar group of people are source of intellectual infection. Remain away from them if you want the flame of burning

desire to continue burning and that your persistence remains consistent.

- It is a famous proverb that, “A man is known by the company he keeps”. It is a fact and very true. Always remain in company of positive or successful people or otherwise remain alone, but never remain in the company of intellectual infectors.

3. Compromising Nature

- People lose persistence and faith because they accept poverty and humility in their life and they think and accept themselves to be unlucky. By the following verses you can change your way of thinking and gain faith and persistence:

- God says:

“I do not give trouble to anyone. Whatever suffering mankind gets are fruits of their own deeds.” (Holy Quran 2:286)

- *“And that man shall have nothing but what he strives for.” (Holy Quran 53:39)*

God says in Holy Bible, *“Call unto me, and I will answer thee.” (Jer. 33:3)*

- In the chapter of 'Importance of noble deeds', paragraph four, (The destiny amended), we will study the story of Israeli couple who got children even though children were not in their fate. The conclusion of that story was that destiny could be changed if we desire it and find a way to do it.

- The last messenger (pbuh) said,

“Because of prayer even death could be postponed.”

(Hadees)

- The last messenger (pbuh) also said,

“God said: I treat people according to their expectation towards Me.”

(Hadees)

- Firmly embed the above verses in your mind and remember that God does not make anyone poor. Even if you have curse of poverty and suffering due to deeds of your ancestors and yourself, don't compromise with the situation, as destiny could be changed by your hard work, your own prayer, your noble deed and blessings from saints and holy personalities. Always have a positive attitude and the best expectation from God. If you do so, your condition would definitely improve.

- Every adversity brings with it equal or more opportunity of success; recognize and gain benefit from it.

- As soon as you compromise and accept your fate, you will lose your vigour and vitality in your effort. Your struggle shall become half-hearted. Your will power weakens and your persistence becomes inconsistent.

Always fight till death. Don't give up and...

God also likes courageous people. In holy Bible He says, *“Be strong and of a good courage.”* (Holy Bible, Josh. 1:6)

4. Absence of motivating factor

One and one is not two, but eleven. If with a single battery the light of a torch reaches to 10 feet, by two batteries it would not reach 20 but 40 feet. Achievement, strength, capability, and security of a group are much more and higher than individuals. Don't walk the path of success alone, but make friends of people who are struggling like you. I don't mean that you have partnership with them. What I mean is that walk on the path of success like a caravan.

Long ago, people used to travel from one place to another in form of group, which ensured safety, security, help and guidance to all of them. The said group was called “caarvaan” in Urdu. In modern times also, if you wish to undertake the long and tough journey of success, find a caravan. Approach and make friends with people who have positive attitude, noble deeds, high character, enthusiasm, money consciousness and are not jealous or selfish people. If you remain in the group of such people, your mind and soul would continue to receive constant energy, vibration and enthusiasm. Your desire would keep on burning; you will get new innovative, constructive and prospective ideas.

The last messenger (pbuh) said,

“There is an element of prosperity in consultation.”

(Hadees)

Consult, counsel and discuss your idea and plans with the right kind of people. Listen to their views and suggestions and then take your own decisions. But take extreme care in selecting people, otherwise subtly below

the threshold level of your subconscious mind they would steal your ideas and plans and demoralize you.

Hence in order to have constant motivation, join a group of positive thinkers. Even if you don't make friendship with them, try to remain close to them and you shall receive the heat, vibration and good energy of prosperity from them, and a will power to remain persistent.

- When you start your business, your 80% income would be from 20% main customers and balance 20% from 80% small customers. These 80% small customers would always be a headache for you. Keep your heart and soul open and sensitive. If you find a customer uncomfortable and mentally distracting you from peaceful and positive thinking and causing anger, tension, worry, fear etc, politely excuse yourself from conducting business with him. If you do your best in terms of quality, service and advertising etc., God will not allow you to sit idle. You would always be overloaded with work. God says, *"The righteous shall flourish like palm tree."* (Holy Bible, Ps 92:12)

- Take care to protect the burning flame in your heart and peace of your mind. Don't get distracted. Anger, worries and silly matters will distract you from persistent effort. Don't keep your door open for everyone. Choose only that customer who would be helpful in your persistent effort towards success.

What increases Persistence?

We have studied some factors that reduce persistence, such as:

- Presence of criticising people and fear of criticism
 - Company of poverty-conscious people and those with a negative mentality
 - A state of mind, which accepts defeat, poverty and suffering as part of life and does not struggle to conquer them.
 - Having no contact with motivating, energetic enthusiastic and money conscious people.
1. Absence of above-mentioned factors increases persistence. Few more factors which increase persistent character are as follows:
 2. Burning desire is the basic source of all motivation. To develop a burning desire, follow the steps of Auto Suggestion.
 3. A firm belief that you can achieve success and become rich and a firm belief that God would help you in your struggle for prosperity, increases persistence. Also develop faith by Auto Suggestion.
 4. Pray to God constantly for His help and blessings of prosperity which shall change your nature. And by nature you would become money conscious, positive thinker and persistent in your effort to achieve prosperity and success. God does not send money in form of Gift-vouchers, but God changes your personality and nature which is favourable to achieve and receive prosperity and success.

5. Remain in touch with sources of motivation. Which includes reading self motivating books, visualizing success by repeating steps of Auto Suggestion and joining the company of motivated people. Company of motivated people is one of the most important factors in achieving prosperity and success.

6. In the Holy Quran at a number of places, God says:

“OH, you who believe, fear God, and be with those who are true.”

(Holy Quran 9:119)

“And bow with those who bow (in worship and obedience).”

(Holy Quran 2:43)

“Leave the company of those who ridicule the verses of God.”

(Holy Quran 6:68)

There are so many verses of this type. This is because human beings absorb the influence from surroundings. If one remains in company of pious people, he is bound to absorb and develop piousness. If one remains in company of money conscious and prosperous people, he is bound to develop character of money consciousness and characters necessary for prosperity. Hence be very careful about whom you meet, talk and make friendship.

It is said that people of some communities have business in their blood, such as Marvadi, Gujarati and Jews etc. It is not so. No one is born with money-conscious blood. The fact is that their family atmosphere, their society and their culture is money conscious, hence whoever remains in

that atmosphere and culture also becomes money conscious.

- Time heals all wounds. It is not only the best healer but also the best extinguisher. It also extinguishes and suppresses all enthusiasm, high ambition and burning desire etc. To keep the flame burning, motivated and enthusiastic people are one of the most important sources. But they are not easily available across the shelf. Generally such people are extremely busy and have no time for strugglers. In such case self motivating books are only source for motivation. Make a habit of reading good books. Keep a small personal library. Purchase a few good books every month and read them patiently. Underline and highlight your favourite verses and paragraphs and preserve the books.

After a period of time just surf through the pages and read underlined and highlighted matters and you would recall the complete matter which you have read. This way you can retain important knowledge for a very long time.

When I started my career, only books were my companions and teachers. I benefited from them so much that I don't have words to express their importance. Most of the religious and business knowledge I gained was only from reading books.

A list of must-read books is given in the chapter of "Learn from the learned one".

Patience

Patience and persistence are two faces of the same coin. Don't become impatient in struggle for success as it

takes a long time to climb the stairs of success and reach to the top.

Saint Kabeer said:

Dheere Dheere Re Mana

Dheere Sab Kuchh Ho-ey

Mali Dale Sau Ghada

Rut Aay Phal Ho-ey.

That means:

Slowly slowly oh my heart,

Slowly everything happens,

Gardner pours a hundred buckets of water

(Then also) fruits arrive only in their season.

That means even if the gardener pours more water he cannot advance the fruit producing season. Trees would produce fruits during their natural season only.

Similarly human progress also has some natural rate of growth. It may differ from person to person according to effort and hard work, but all human beings and even we ourselves cannot become millionaires overnight. It would definitely take some time.

We should understand nature's slow process of blessing; we should co-operate with it and have patience and patiently continue our struggle for success.

The final authority of the universe says:

“Oh those who believe, have patience and take help from prayer, as God is with those who practice patience.”

(Holy Quran 2:153)

Prayer for universal Prosperity

My line of business is extremely innovative and technical. Sometimes due to work load or other problems I get extremely frustrated and lose interest in it and start finding ways to escape from this type of business and lifestyle.

One of my friends, Dilawar Abbas Chaugle advised me to include a special prayer in my morning routine prayers for our own people and the whole mankind. Because when a person seeks prosperity and well being of others from God, angels pray for same prosperity and well being for him (the seeker). (Hadees)

Hence the fastest and the quickest way to prosperity is to pray for prosperity and peace of mankind. Our own prayer for prosperity may get rejected, but when angels pray for our prosperity it is rarely rejected.

From that day I recite such prayer regularly, and I personally found that after seeking universal prosperity from God, I get strength, peace and courage to achieve impossible and high tasks, and I get revitalised with courage and enthusiasm for daily routine life and complicated tough jobs.

Many a time I get will power to work persistently from prayer to God for prosperity of mankind. I also advise you to include the same in your prayer and feel divine energy to work persistently.

God says in the Holy Bible:

“Man shall not live by bread alone.” (Matt. 4:4)

“Love one another as I loved you.” (John 15:12)

“Be kindly affectionate one to another.” (Rom. 12:10)

If physically we cannot contribute anything for prosperity of mankind, let us at least wish and pray for them.

Most Impressive Example of Persistence

Mohammed (pbuh) (A.D. 570-632) was born and brought up in Mecca in the most respected family of Quraish. At the age of 25 he started business in partnership with Hazrat Khatija (RA), a respected widow. He (pubh) used to travel between Saudi Arabia and Syria for business. His (pubh) business was somewhat similar to the ImportExport business of the present time. His (pubh) honesty, his (pubh) intelligence, his (pubh) pious nature and gentle manners impressed H. Khatija (RA) so much that she proposed to him (pbuh) and then both got married. Till the age of 37 he (pubh) remained a successful businessman, a loving father and husband. When he (pubh) was having everything in life; that is wealth, respect in society, a good family life, his (pbuh) pious mind realised that overall lifestyle of the world was uncivilized; it was not the correct way of living. There was no source of knowledge and guidance, so he used to go to the hilltop and stay in a cave called HIRA for many days for silence and meditation. At the age of 40 Archangel Gabriel appeared one day and revealed him (pbuh) the verses of holy Quran.

On getting responsibility of spreading the message of God to mankind, H. Mohammed (pubh) sacrificed everything he had. For thirteen years he (pubh) relentlessly preached to the Arabs, but approximately only 80 individuals embraced Islam because of extreme resistance from the influential people of the society. In this period his (pubh) followers were killed, tortured, confined and harassed in every possible way. He (pubh) allowed them to migrate to other places. He (pbuh) remained in Mecca withstanding every suffering and pain, but remained determined to complete his mission.

When the influential people of Mecca finally planned to assassinate him, he (pbuh) migrated to Medina, a nearby city, but was never demoralised and with a firm determination he (pbuh) continued his divine duty. As a result in the next 10 years the whole of Arabia got convinced and accepted the message of God.

We see a remarkable determination, persistence, and patience in his (pbuh) life. It is a bright and motivating lesson for businessmen and entrepreneurs who are yet to succeed in their goals, project and in life.

Chapter 19

Business Administration

Introduction

- Journey of a thousand miles begins with a single step. But what if the 'single step' was in a wrong direction? Even travelling two thousand miles would not help in reaching the desired destination. Similarly one cannot build an empire or a large organisation with wrong management policy. Knowing the destination is not the only important thing but knowing the right path is also necessary, so as to reach the destination in day light, before it is too late.
- An individual has many limitations. A big organisation or a large, stable and profit making company cannot be built on the shoulders of a single person. Team work is necessary for this. Hence if someone wants to earn huge amounts of money he must know how to make a team and how to lead it too.
- Many highly educated, highly talented and able people could not exploit their ability because of lack of administrative skills. They struggle alone throughout their lives and earn much less than what they would have earned if they had employed and controlled more people to carry out their work on a large scale.

- Business is one of the best alternatives to accumulate huge amounts of money. One can get a high income in service also but there is always a limitation. While in business there is no limit of progress and it does not end with retirement or death.
- In business also, if it is done systematically, with knowledge, precaution, principle and managed professionally and religiously, then only one gets the sweet fruits of his effort. Otherwise one even loses the prosperity earned by ones parents, or even dies young if one is not able to manage stresses and worries.
- Business administration and management is a vast subject. It requires a three years' course to understand it, such as MMS or MBA etc. It is difficult to describe it in a few pages, but then also we shall revise some of its basic and important aspects.
- For simplicity sake we shall divide this topic into three sections:
- In Section One we will discuss the overall principle of organisation.
- In Section Two, we will discuss administrative techniques, which an entrepreneur or manager must adopt, while dealing with subordinates.
- In the third section, we will discuss what quality an individual should develop to become a leader or an able administrator.

Chapter 20

Principles of Organisation

- As we have discussed in the chapter of 'Auto Suggestion', a clear goal is necessary to achieve success or to accumulate huge amount of money. What is true on individual level is also true on organisation level. Whatever goal an organisation wants to achieve, it must be described clearly and specifically and every member of organisation must know it. Then only a concentrated effort could be applied in the direction of achieving that goal without wasting time and money.
- This is the importance of a clear goal. But what goal should one choose is a difficult question. Instead of giving a specific answer to this question, let us study what goal and principle some large organisations have chosen and because of which they became leaders in their fields. We will study the example of IBM, the giant computer and Software Company.

The IBM way

- Thomas J. Watson Sr. founded IBM in 1914. Initially they were making butcher scales and time clocks and known by the name of "Computing-tabulating and recording company". At that time they had only a few hundred employees. Today they are leading manufacturers of computers, employing more than 400000 employees and their turnover exceeds 50 billion

dollars, with branches and offices in every country of the world.

The secret of their super success is rooted in their principles, which are as follows:

- Every individual of the company must be respected.
- Every customer must be given the best possible service.
- Excellence and superior performance must be pursued.

First principle

Employees are the greatest assets of any organisation. Employees cannot be compensated monetarily for the abuses they get from their bosses. Hence to cultivate and retain good employees, the principle and policy of company should be humanitarian and respectful.

IBM selects the best students from colleges and universities and gives them the best possible training about their business activities as well as principles and policies. Their principles are not only taught in classrooms, but also practiced by every individual of their organisation. They don't have separate dining tables, toilets and parking lots for executives; every individual is treated equally and respectfully.

Second principle

The second secret of IBM's success is their best service policy. This policy has given IBM a super success. In day-to-day life also we see many companies with technically inferior products doing better business than their competitor making super quality products. This is due to their better service.

In India there are about 12 automobile companies and many of them have foreign collaboration with reputed brands. But the sale of eleven companies clubbed together is not even equal to 40% of the sale of the twelfth company; that is Maruti Udyog. This is only because of a wide service network of Maruti Udyog throughout India.

Nowadays cellular phones are a common commodity. Even handcart pullers and rickshaw drivers have cellular phones. But most people use Nokia handsets. It is not because Nokia has a better quality than Panasonic, Siemens, Samsung, Sony Erricson, etc., but it is because Nokia spare parts are easily available at every street corner.

Hence one of the secrets of success of any business is good service policy.

Third principle

Only the fittest survive. This law is not only for the wild but it also applies to the concrete jungle. As time passes only those companies survive and progress who strive for excellence. Excellence in quality, excellence in economical production and technology, excellence in service, excellence in sales promotion technique, etc. and this striving for excellence begins from recruitment of

employees, training them and making culture and atmosphere of organisation in such a way that everyone knows that nobody owns the job and progress in the organisation's hierarchy and monetary gain does not depend on seniority, but it is the result of hard work. And as a general rule outstanding success in business is not possible without a constant urge for perfection.

IBM and hundreds of other companies achieved super success by following principles of respect of every individual, best service to customers and striving for excellence. These principles can give you super success too.

For more knowledge read, *The IBM Way* by Buck Rodgers, published by USB publishers.

Chapter 21

Leadership Style and Administrative Techniques

Introduction

- This book has been written for young entrepreneurs carrying out their business at the grass root level. Hence advices are related to them.
- Those who don't have education of business administration follow their basic instincts while managing human relations and dealing with their staff. Sometimes they become soft, sometimes tough, sometimes they motivate their staff, and sometimes they scold them. Just like politicians they keep on changing their behaviour depending on the situation.

Mistakes entrepreneurs generally commits are:

- They always want a firm control on everyone.
- To someone they always closely supervise and to someone else they over-delegate.
- The goal which they want to achieve, either they keep it with themselves, or very few close staff members know about it.

- Their decision related to human relations is one sided. That means if they want to order someone, they order it. If they want to delegate someone, they delegate. The other person is only on the receiving end and doesn't know why the boss is doing thus with him.
- They scold openly, in front of everyone.
- They don't praise if a job is done efficiently, and even if they do, they do it secretly and to only a little extent.
- Workers and staff are not involved in decision making, goal setting, performance review, standard of performance framing etc. It is done by the boss alone.
- As far as money is concerned he always keeps his fist tight for worker and staff and overspends for himself and his family.
- He always considers his workers inferior to himself.
- Because of these mistakes and drawbacks, availability of good lieutenant and staff always remains a problem for the entrepreneur, and most of the time he has to himself do insignificant work, because of which he doesn't get sufficient time for productive work.
- According to my twenty-two years' experience in industry and the knowledge I gained from books I found the administrative technique advised by Dr. Kenneth Blanchard most effective. Summary of his technique and my views are as follows:

The Technique

- Leadership style is how you behave when you are trying to control your subordinates to get optimum performance from them.
- Two extreme behaviours of a leadership are Autocratic or Democratic. In Autocratic or directing behaviour the leader tells people what to do, how to do, where to do, when to do and then closely supervises their performance. In Democratic or supportive behaviour the leader listens to the people, provides help, guidance, support and encourages their efforts and helps them in solving problems and decision making.
- Dr. Kenneth Blanchard advocates four types of leadership style which involves combination of Autocratic and Democratic style.

Four leadership styles are:

1. Directing
2. Coaching
3. Supporting
4. Delegating.

Directing Leadership style is same as Autocratic leadership style.

In Coaching Leadership style, the leader directs the subordinate to a certain extent, but he also explains the

logic of his decision, seeks their suggestions and helps in completing the task.

In Supporting Leadership style, the leader supports the subordinate's effort in completing the task. He involves them in decision making and shares responsibility with them. In short, he trains them to become independent. The leader directs as minimum as possible and guides and supports as much as possible.

The last leadership style is Delegation. In this the leader turns over the responsibility for decision making and problem solving to the subordinate.

Which leadership style should be selected and when?

No single leadership style is best suited to all situations and to all people. The manager has to diagnose and analyse the subordinates to select a particular leadership style for a particular person. That means the same manager would select a different leadership style for different persons according to their levels of development.

What is level of development of subordinate?

In industry we assign a job to a particular person depending on two characteristics in him: competence and commitment.

Competence is capability of a person to do a job satisfactorily. Competence is gained by knowledge, experience, education, training etc. Commitment is how seriously and sincerely a person takes up responsibility.

Commitment also depends on two factors: confidence and motivation.

A person who is not confident about accomplishing a job satisfactorily would avoid doing it. He would find alibis to escape from responsibility. A person not motivated enough would mainly pass the time and do just the minimum so that he would not get fired. Hence we judge a person on his competence and commitment.

Which leadership style should be selected for which competence and commitment level?

We can divide employees into four grades, depending on competence and commitment.

1. Grade I - Low competence, High commitment.
2. Grade II - Some competence, Low commitment.
3. Grade III - High competence, Variable Commitment.
4. Grade IV - High competence, High commitment.

What about low competence and low commitment?

People don't employ them except in government organisation. Why would an entrepreneur carry dead load on his shoulders in the initial struggling period?

- Grade-I people are enthusiastic beginners. People newly joining a company with little experience and skill and not knowing company's priorities, policies and way of doing a business.

Hence initially directing type of leadership style is used for them.

- Grade-II people are those who after working for some time and gaining some skill get disillusioned or demoralized. People begin to work on a task enthusiastically, but after sometime they realize that it is a tough job to master. Or they get demoralized by realizing that the returns of hard work are not sufficient or not worth.

For such people the coaching style is best, which is high on directing behaviour and low on supporting behaviour.

- Grade-III people are those who gain sufficient skill, competence and commitment but are somewhat afraid of taking decisions and risk alone. They want some assurance from seniors that they are on the right path and they can go ahead.

For such people supporting style is best suited.

- Grade-IV people are those who are peak performers. People who are competent and committed. For such people the delegation type of leadership style is best suited.

- By following two examples I think I would be able to explain to you the four leadership styles and four states of development more clearly:

First example

1. When a new enthusiastic candidate starts learning horse riding, the trainer dictates his every move. That is how to hold the saddle, how to climb, what should he do and what he should not. This is directing leadership style and the candidate is in the first grade of development.

2. The candidate learns the basic skill of sitting and holding a horse. He realises that it is not an easy task. His enthusiasm drops. His illusion ends. Then the trainer coaches the candidate to gain more skill; that is racing, and jumping etc. and boosts his enthusiasm and confidence. In the second stage he not only directs, but also praises him, listens to his problems and views and explains the technique. This style involves somewhat a more directing and somewhat a less supporting and is termed as the coaching leadership style and the candidate is in the second grade of development.

3. When a candidate gains sufficient skills the coach adopts supportive leadership style. For example, to win a jackpot tournament or a polo game, the candidate and trainer mutually decide the strategy, according to which the candidate would carry out his plan and the trainer helps in achieving decision.

In this style the trainer is less directive and more supportive. He involves the candidate in decision making. This leadership style is supporting and the candidate is in the third grade of development.

4. When the candidate becomes an expert, the trainer delegates responsibility to him. He might say, "Look at that Jackpot Trophy; I want it on my table. Go and get it". This

leadership style is delegation and the candidate is in the fourth stage of development.

Second example

1. When a new enthusiastic candidate comes to learn cricket the trainer directs him in everything; how to hold the bat, the ball and stand in front of the wicket (stumps) within the crease etc.

The trainer uses the directive leadership style. He says how to do, what to do etc. and the candidate is in the first stage of development.

2. When the candidate learns basic skills and realises that cricket is an art and a difficult technique, his illusion fades away. His morale and enthusiasm drops. Then the trainer coaches him to boost his morale and confidence and teaches him finer techniques of cricket. That is how to bowl fast, spin or googly, how to hit different strokes, how to run and most important how to save himself from injury etc. The trainer directs as well as praises the right moves, listens to the player, explains and discusses the problems faced in bowling and batting etc. and tries to boost his morale and interest. This is the coaching leadership style. The coach uses more directive and less supportive leadership style and the candidate is in the second grade of development.

3. When the player is able to play at college, university, national or international level the trainer and the player mutually discuss and decide the strategy. They analyse the ability of the rival team. Their plus points, their weakness, pitch condition; should they bat first or take fielding, etc.

The trainer supports the players to make decisions. In such condition the trainer directs less and supports more in decision making. This is the supporting leadership style and the player is in the third stage of development.

4. When the player becomes like Sunil Gavaskar, the trainer spreads his leg on the table and says, "I want that world cup on my table; go and get it. It is your baby, so you decide how you do it." The trainer uses the delegate leadership style and the player is in the fourth stage of development.

How should we use the leadership style?

- Suppose you employ a highly competent and highly committed person in your organisation, at high salary.

According to our theory for an enthusiastic beginner the directive type of leadership style should be used. Hence you start closely directing and supervising him. What would the candidate think about you?

He may think, "This bugger is chasing such a talented and experienced person like me like a kid. How disappointing!"

- To the same highly competent and committed person if you just delegate responsibility and leave him alone according to our theory, then what he will think?

He may think, "This bugger is avoiding me. He employed me on such a high salary and is just not bothering. He is ignoring me."

*Thus whichever leadership style you use, it backfires.
So what to do?*

- You have to communicate and arrive on an agreement with your subordinate about the leadership style that you are going to use with him. He should be aware of situation.

The employee should know that because of his unfamiliarity with company he is being treated by directive leadership style and as soon he gains knowledge he would be delegated responsibility.

- So a manager should be mentally flexible to use any kind of leadership style.
- He should diagnose the development stage of the employee and select a leadership style accordingly.
- And he should communicate and arrive at an agreement with the employee either verbally or mentally about which type of leadership style is being used for him and why. Both should be aware of it.

Different leadership style for same person in different situations

- Now again consider the example of cricketer. The trainer has trained Sunil Gavaskar to the fourth stage of development and used delegation leadership style with him to win the cricket tournament and said, “Look at that trophy; I want it on my table. Go and get it.”

Now suppose the same player (Gavaskar) wants to learn boxing from the same trainer. Would the trainer use the

same leadership style right from beginning to make him win the boxing tournament?

Would he again spread his leg on the table and say to Gavaskar, "Look at that Mike Tyson, I want his lower jaw on my table, go and get it?"

If he says so, I am sure Gavaskar would lose both his own jaws to Tyson.

- The trainer cannot use the same leadership style with same player in different situations right from the beginning.
- Initially the trainer would direct Gavaskar, then coach him, then support him and only when Gavaskar becomes an expert in boxing would the trainer delegate him.
- Similarly a manager has to use different types of leadership styles with the same person for different tasks, according to his development level for that task.

Last Word

- An intelligent and experienced person, 60 years of age will do exactly what I have described, without learning it from anywhere. So what is new about it?
- Basically this book is written for the young entrepreneur. It is only a reminder for effective human relations and is a guideline. Between ages of 20-40 generally the young generation has courage and confidence of Alexander the great. They are overconfident of conquering the world alone according

to their own ideas and philosophies. While doing so they sometimes overstep some boundaries of human relations, causing too much loss and damage and it is too late to repair the damage.

I have seen few examples in which young qualified enthusiastic sons ruined profit-making organisations established by their fathers because of overconfidence.

Hence if you are a young ambitious entrepreneur, best of luck for all the success in life. But if you differ drastically from the philosophies described in this book, watch your steps as these philosophies are time-tested and advocated by world leaders in business management.

Chapter 22

How to be a Successful Leader

- To be a successful leader, two aspects are important:

1. People should admire you
2. People should follow you

How to get admired?

To be liked by people requires two things:

1. Understand human psychology and act accordingly.
2. Mould your character and nature in the required way.

What is human psychology?

As far as business administration is concerned we should know at least a few facts about human nature. They are:

1. For every person, he himself is most important than anything else in the world.
2. One way or the other, he considers himself superior to everyone else.
3. He craves or is desperate for recognition.
4. He is extremely ungrateful.

- The above mentioned facts are explained in detail are as follows:

Self Importance

Maximum importance a man gives to is “HIMSELF”. He is a thousand times more concerned about the slightest pain in his head than a thousand people dying in some other part of the country.

When telephone conversation was analysed by a telephone company it was found that the most commonly repeated words were, “I, My, Mine”. Everyone loves to talk about himself or herself.

Superiority

Every individual in the world considers himself or herself superior to others. White men believe they are born to rule the black and brown races. Under this concept the European even tried and succeeded upto a certain extent to dominate the world. The Japanese consider themselves to be superior to Europeans. Japanese write all technical literature in their own language and are enraged if a Japanese girl dances with Europeans.

Afghans consider that only they are real Khans and Indian Khans are duplicates. Christians think that the Quran was compiled from the Bible, hence only their faith is original and the right path. Muslims consider all others misguided.

Hindus call all non-vegetarians “Malich”, which means “dirty people”. Brahmins consider themselves to be superior to others and reserves the right on religious

teaching and knowledge. Forty years ago in my childhood in Uttar Pradesh, if a low caste person overstepped the Brahmin's shadow, the Brahmin used to bathe again. So everyone in the world, one way or other, considers themselves to be superior and more pious than other people.

There is nothing wrong in it. It is human nature. We have to just remember it and act accordingly.

Craving for recognition

Gopal purchased a diamond ring and wore it on his index finger. In order to get noticed whenever he talked he waved his hand and finger to attract people's attention to his beautiful ring, but nobody noticed it.

Gopal was so much frustrated that he burned down his own house. Neighbours came running with buckets of water to extinguish the fire. Gopal stood among them and start directing with his index finger, "put water here", "extinguish fire there", etc.

In between, a neighbour noticed his ring and casually said, "Oh Gopal, you are wearing a beautiful ring." Gopal said, "Oh come on yaar, if you had told me this earlier, I would not have burned my house."

This is a joke, but it illustrates human nature perfectly.

I know a person who was hardly able to fulfil the growing needs of his family and was staying in a small 350 sq. ft. rented flat with six kids. Somehow his income increased. Imagine what he did with his surplus money?

Sent his children to a better school? Purchased a flat or a workshop? “NO”. He purchased a posh and costly car. Guess why?

We crave for appreciation, we are desperate for recognition and we go mad to get noticed.

People wear revealing modern fashionable clothes, over-decorate their flats and bungalows, overspend on parties, purchase costly cars, and adopt ultra-modern lifestyle in orthodox society just to get noticed, noticed and noticed and nothing else.

Actually they want to scream out, “Look at me, the most modern, most advanced, most cultured, most prosperous man; better than you in every way.” But they shy off and send messages only by flaunting their possessions.

If you employ such a creature in your organisation, notice him and appreciate him lavishly. Otherwise he would burn something to get noticed. Believe me I am not joking.

Ungratefulness

Do you know what the great manufacturer comments about his product?

“Most surely man is ungrateful to his Lord.” (Holy Quran 100:6)

Who knows human nature better than God?

Once Jesus Christ cured ten lepers. As soon as they got cured, they jumped with joy and ran away. After sometime only one out of ten returned and thanked Jesus Christ (pbuh). The other nine never expressed any gratitude to him.

Neither we are Jesus Christ (pbuh), nor our favour be as noble as curing lepers. So not even one out of ten would turn back and thank us.

This is human nature. Hence let us not expect gratitude or appreciation from people.

- When human nature is not so good, why should we bother about it?

- The Lord says:

“Among you there should be a group of people, who should call to people for the right path and prohibit them from doing wrong. Only those who do this will be successful.”
(Holy Quran 3:104)

So even though human nature has so many drawbacks, then to for our own success in both the worlds, we should remain among the group of those people who always do good to others, always preach them for noble cause and caution them about their mistakes.

- Now that we know about human nature and our noble duty, how should we proceed to earn peoples' admiration?

- God says:
"Oh Mohammed (pbuh), preach them with logic and wisdom."
 (Holy Quran 16:125)

"Let your speech be always with grace." (Holy Bible, Col. 4:6)

"Let your conversation be without covetousness (greed)."
 (Holy Bible, Heb. 13:5)

Talking with wisdom, logic and grace is first step toward earning people's admiration.

How to Influence People

Few wise tips for dealing with people are as follows:

- **Never Condemn:** When you condemn, you directly challenge the superiority and importance of a person and it is negative appreciation. It is against their basic nature, hence people react sharply. They defend their stand even if they are wrong, as this is the only way which supports their ego. Even if you condemn for his benefit and improvement, he would take it the other way. He remains hurt, bitter, defensive and stubborn. He would keep this incident in his mind and take revenge in the future. If you don't want to be hated, don't condemn anyone.

- **Appreciation:** Appreciate every achievement and good performance of people honestly and sincerely. There is a difference between flattery and appreciation. Flattery (appreciation without reason) annoys people, while genuine appreciation arouses them to a new height of pleasure. People like those who value their hard work and appreciate it.

• Smile

- It is a Chinese proverb that, “A man without a smiling face must not open a shop.”

When you smile you are indirectly saying:

“I like you.”

“You make me happy.”

“I am glad to see you.” etc.

The other person is delighted with your action and reacts positively. The whole process creates a friendly atmosphere.

Dogs are the most admired pets. But why?

Because they express extreme happiness when they meet their master. Hence the master also loves them more than any other animal.

Hence you also smile and express your good feelings when you meet anyone. If you do so, I don't mean to say that people would love you like their pet dogs, what I mean is that they would like you more than any other person without a smiling face.

Smile breaks the ice-wall in between; it creates a warm and friendly atmosphere. People naturally like and extend their cooperation to one with a warm and natural real smile on his or her face. Hence greet people with a warm smile.

Talking

- If you want to impress someone in conversation, select the topic which is most important for him in the world. It is HIMSELF. Allow the other person to talk about himself and listen to him attentively.

Remove the words 'I', 'Me', 'My', 'Mine', from your vocabulary and substitute them with 'You', 'Your', 'Yourselves', etc.

The other person would talk for hours and love the one who listens to him attentively. This is because, by talking, people satisfy their psychological need of self expression. And patiently listening to them gives them a sense of importance. They think that at least someone in the world is attentive to them and their achievement.

What's in a name?

The sweetest sound to anyone's ear is his sweet name. People give positive response when someone calls them by their name and pronounces it correctly. So if you want to reserve a soft corner in someone's heart, remember his sweet name and pronounce it correctly.

The Sacred Secret

- God says:

“Oh Mohammed (pbuh), you have the most noble character.”
(Holy Quran 68:4)

- At another place in the Quran, God says:

“Oh Mohammed (pbuh), your nature is soft and sweet, that is why your companion don't desert you.”

You can fool someone, sometime, but you cannot fool everyone every time. By only acting you cannot retain the loyalties of your friends and companions for a very long time. Ultimately people would realise the true face behind your mask. If you want acceptance and appreciation in society then genuinely adopt a noble character and a sweet nature.

- In short, the first hurdle of leadership; that is getting accepted and liked by people could be overcome by:

1. Never condemning anyone
2. Appreciating good results
3. Smiling genuinely
4. Allowing others to talk about themselves and listen to them attentively.
5. Adopting a noble character and a soft Nature.

How to get followed?

- Even if people like you and love you, even then they may not obey you, or accept your decision. How to control them and get them to follow you? Here are few tips for effective leadership.

- Why did you study so hard in the college? Or why do you work so hard in your office or workshop?

You studied hard because you desired to excel, to obtain admission for professional course. You work hard in office or workshop because you desire to surpass every competitor.

You had a desire, so you worked hard. The thing which forced you to work hard was desire and this is the secret.

If you are able to arouse in other person an eager want, or desire, he will work hard beyond your expectation, without pushing or coaxing him. If you want your subordinate to work hard, learn to arouse desire in them.

- If you find low productivity, low efficiency, or absence of motivation in your subordinate, throw a challenge for them, or generate an atmosphere of competition among them to excel. And motivate them to select a high target themselves and facilitate them to achieve it.

- The morale of employees drop when they find that no one notices their good work. No one appreciates or praises them, but as soon as a mistake occurs, they get fired immediately in front of everyone.

Ignoring good work, straight way firing for mistakes and humiliating employee in front of everyone are some of the deadliest mistakes which a leader commits.

- A good leader invents excuses to praise his subordinates and provide them opportunities to save their face if they commit mistakes.

- An effective leader calls the employee to his cabin or where no one can listen to their conversation, and then calls his attention to his mistake indirectly.
- A good leader first talks about his own mistake before criticizing others.
- A good leader asks questions instead of giving direct orders.

For example, if his pen falls on the ground, instead of giving direct order to pick it, he would ask, "Can you pick up my pen?"

For the same work the first was a direct order and second an indirect order in request or favour form. Nobody wants to obey direct orders and everybody wants to do favours as it increases their importance.

- A good leader accepts his mistake without any hesitation or shame.
- An able leader motivates, encourages and makes the correction of fault easy.

Some unconventional advices

- Lao Tzu was a Chinese philosopher in 500 B.C. He wrote a book, *Tao Te Ching* for politicians and rulers of China. Many authors have translated it into English. John Heider compiled and summarized them into a simple and beautiful book with the title, *Tao of Leadership*. Summary of few philosophies from Tao Te Ching are as follows:

Lao Tzu's says: The leader should act as a midwife or a nurse.

A nurse helps in childbirth; she tries to minimize labour pain and tries to pull out the baby safely. Though the role of midwife or nurse is most critical, but when the child is born the mother says, "I did it", "I gave the birth". No one even mentions the name and effort of the nurse.

Similarly a leader should arouse the eager want in the heart of followers to accomplish the job, then facilitate and help them to carry out the job. And when the job is completed, let the followers and subordinates say, "We did it." Let them take the credit and feel the importance. A leader should not take the credit alone.

When a leader doesn't claim credit of a good job and remains fair and generous in monetary dealing, both respect and prosperity gravitate to him.

- "Greatness comes from knowing how to be lowly, empty, receptive and of service."

A dashing, excited, over-acting, arrogant and unyielding person cannot lead excited emotional and erratic people. For leading such group of people a leader should be humble, at service, empty and receptive. For example, when a river flows down the hill, it is excited and gushing, but when low, receiving, calm and quiet sea receives it, it also gets transformed according to the state of sea and becomes calm and quiet.

When a man, masculine, excited, tense over and dominating meets a woman lying below, open empty and receptive. Masculine vibrates, spends, resolves and becomes

soft and finally it is the feminine that encompasses the masculine.

A wise leader is always at service, receptive, yielding and following. Initially the subordinate's vibration dominates and leads, and leader follows. But soon it is the follower's consciousness which gets transformed according to the consciousness of the leader.

A wise leader's conscience will dominate the conscience of every follower provided he is down-to-earth, centred, unyielding, always at service, receptive and following.

- “If we do anything more and more, over and over again, then its opposite or polarity would appear.”

For example, striving to be too beautiful makes a person look ugly. An obsession with living indicates fear about dying. Hence our attitude should be moderate and of the middle path. We should avoid extremes.

- A leader should be centered and grounded, only then will he be able to work effectively with erratic people and in critical situations.

Grounded means he should be down-to-earth. He should not act under the influence of emotions or in other words, he should always be aware of what he is saying or doing. He should know where he stands and what he stands for.

Centered means the ability to recover ones balance even in the midst of action, excitement and emotion.

One who is not grounded and centered gets carried away under the influence of excitement, emotion and pressure of leadership. He makes mistakes in decision-making or even becomes ill.

- Allow regular and sufficient time for silent reflection. That is emotion should pass away and mind becomes peaceful.

Too much order, instruction, intervention and drama in a group overwhelms senses and hinders logical thinking and genuine understanding.

- If you wish to know and improve yourself try meditation.

In simple words meditation is concentrating on our own forehead in a relaxed condition and not thinking of anything and not using any of our five senses.”

- Ron Holland in his book, *Talk and Grow Rich* strongly recommends silence and not to think anything for at least 30 minutes every day. For this purpose he recommends a sound proof room. Sit in that room with electronic watch which indicates time numerically. It is very difficult to keep the mind empty of thought for 30 minutes, hence try not to think anything only for a minute, then next minute and so on. In this way complete 30 minutes. Sitting in silence and not thinking anything stops the chattering in mind. We can clearly listen and understand thoughts presented by the subconscious mind, the sixth sense and divine hunches.”

- Prayer with total concentration towards God is another type of meditation and emptying of mind. It also refreshes the mind and soul. Do it at least half an hour daily to benefit religiously and medically.

- Mr. B. K. Pant, a gentleman, started his company in 1959.

He was having more than 250 workers and did extremely well till 1975. For further expansion he took a bank loan of Rs. 15 Lacs in 1975. Then suddenly labour problems started in his company, due to which he incurred tremendous financial loss and his company was declared sick. For the next 25 years he could not pay taxes, salary and creditors on time.

Workers, who had pushed him to the verge of bankruptcy, kept on hounding him for salary raise, bonus and payment etc. on time.

When I started my business in his premises, my income was so less that I could not help him. Helplessly I could only observe him and learn the bitter lesson of life. That gentleman and his able wife Madam Geeta Pant patiently bore the mental torture and somehow carried the unbearable load for two decades. Their daughter, Dr. Anupama, after becoming a doctor, went to USA, arranged the money and paid the bank loan, workers and government and saved her parents from getting crushed in the grind mill of time.

When I analyse the life and leadership style of Mr. Pant, I get convinced with the leadership style advocated by Loa Tzu. Mr. Pant rarely talks tough and he listens to everybody but he never gets uprooted. He remains determined and keeps on fighting without compromising his principles.

Sometimes in life we become helpless while confronting with family members, society and workers. Use of authority, force or head-on collision may further

worsen the situation. Ancient wisdom is the only way to tackle such situation.

- There are so many philosophies, theories and management principles. Which one is more effective? Which one should we follow? Let us put this question to our Lord. Let us see what He says.

He says:: *“Don't lose hope; don't have worries; only you will be successful, if you are truly believers.”* (Holy Quran 3:139)

At another place He says: *“God makes path of freedom from all trouble, for those who believe in Him. He feeds them from such source from where no one can even imagine. He fulfils all their needs.”*
(Holy Quran 65:2-3)

- The Lord of universe says:
Swear by time,
That all human beings are at loss,
Except those who,
Believe in Me,
Have noble deed,
Call for right path
And practice patience (Holy Quran 103:1-3)

Faith in God, humanity and patience are some of the most important secrets of success in life. Learn to adopt them in business also if you want to succeed.

- So you can follow any principle, whichever you like, to manage your business and control your subordinates, but make sure it is also according to simple and common law of humanity and which invites God's favour and blessing too.

Chapter 23

Decision Making

- An old man and his young son set out for a neighbouring city with their donkey. When they passed a small village, people started laughing at them and said, “See the fools, they have a donkey, but they don't ride it.” So the old man asked his son to ride the donkey.

When they passed the next village some people again started laughing and said, “The boy has no sense. Poor old man is walking and he is enjoying the donkey ride.” The boy came down and the old man sat on the donkey.

When they passed another town, people started laughing again and said, “The father has no mercy, the poor boy is walking and he is enjoying the donkey ride.” The old man asked his son to ride the donkey along with him. The load of two was too much for the donkey. When they passed another crowd, some of them again taunted them and said, “They are killing the poor animal and they have no mercy for the donkey.”

The old man and boy could not decide what to do. Finally they took a long wooden plank, tied the legs of the donkey to it and carried it on their shoulders. When they passed over a bridge, a large crowd gathered to see such a funny scene. Due to their clamour, laughing and taunting, the donkey became frightened and while struggling to free

itself; it fell into the river, drowned and was lost forever.

This is an imaginary story taught in our school. But in fact it is not imaginary. This incident is repeated hundreds of time around us. Only the characters are different.

- Mr. Jadhav was a gentleman. He worked as a clerk in an office. His friend motivated him to take up salesmanship and resign the job, which he did. But Jadhav did not succeed as a salesman.

So his parent asked him to sell hardware on commission basis to small workshops, which he did, but returns were not according to his expectation. His wife motivated him to sell precision and costly tools and tackles to large organisations, which he did. But still the success was not up to his expectation.

Finally Jadhav decided to supply bulk steel bars, cement, sand and bricks to builders. He got his payment and profit regularly as long as a project was on. On completion of project, Mr. Jadhav never received the payment of his last supply to the builder. Jadhav tried both legal and illegal ways to get his payment but the builder was too strong. Finally Jadhav had to sell his flat to make payments to his suppliers. Instead of the donkey, Jadhav lost his flat and fortune.

In order to succeed you have to take your own firm decision and stick to it, irrespective of what others say. Opinions are the cheapest commodities on the earth. Everyone has a stock of it for anyone who accepts it. If you get influenced by opinion or criticism of others and change

your decisions, you will never succeed in life and in achieving your goal.

- All successful men in the world have the habit of taking decision quickly and firmly and take a long time to change it even if they have to. On the contrary all failures take a long time to take decision and change it very quickly.

How to Make a Decision?

There are four steps in decision making:

1. First we have to analyse the problem clearly and completely. That is, why do we have to take the decision? Or what would happen if we don't take the decision?
2. Then we have to collect all figures and facts about the matter. While collecting facts we generally commit mistakes. We concentrate only on aspects that suit our nature and mentality. We reject all facts and figures which are against our thinking. While experts suggest that we should do it so honestly as if we were doing it for someone else. Dale Carnegie says, "If a man devotes his time to find fact in an impartial way, his worries would usually diminish in the light of knowledge."
3. In the third step we should write down all possible alternatives.
4. In the fourth step we should select the best possible alternative and start implementing it without looking back.

Few Comments

1. To keep on thinking about one problem beyond a certain point creates confusion and worry. There comes a time when any more investigation and thinking are harmful. After a certain period we must decide firmly and proceed and never look back.

2. Does anyone actually follow the above four steps?

Only very few and successful people do it. Common people don't have so much patience. But actually a problem well-defined is half solved and a picture is worth ten thousand words. Writing down a problem and its solution makes thinking much systematic and clear. The mind does not think again and again the same worries and decision could be taken more clearly, accurately and quickly.

3. Would our decision be always correct if we follow the rules?

Not necessarily, there is no golden rule which ensure that the decision would always be correct. But if we analyse the problem, think about its various possible solutions, select one and firmly carry it out, then even if our decision is wrong even then we gain experience from it. Next time we shall be more mature in making a decision. Life is a continuous process of learning. Nobody is born perfect. By our wrong decisions and bitter experiences we keep on improving ourselves.

4. Hence in every situation, when matters are related to our well being, the decision should be our own and personal. We should get advice, consultancy,

counseling, from others, but we should do what we think is the best alternative for us. We should firmly take our own decision and proceed.

- Few proverbs that may be remembered are:
“Success is for those who dare and struggle for it.”
“Do your duty best and leave the rest for God.”
“God likes courageous people.”
“God helps those who help themselves.”

Few Crucial Decisions

The three most crucial decisions that one has to take in life are:

1. Education
2. Marriage
3. Business partnership

Education

A horse can carry a person and run at a high speed for long distances. A bull can pull a heavy load for many hours. A camel can travel in the desert without water for many days. God has made everyone for a particular purpose in this world and according to their purpose gave them a special ability.

Similarly God has made every individual human being for a particular purpose in this world and has given him a special ability. Everyone has to recognize his ability and purpose or duty in this world and select his profession accordingly.

The nature of a person becomes clear from childhood. The parent should cultivate it positively and should not superimpose their own liking and wishes on the child.

If the parents find that their child has a technical mind, or is studious, or talkative or show-man and the child also like to go for education accordingly to his nature, such as engineering, research, acting or advertising etc. then both should analyse the situation, get vocational guidance and if there is no negative aspect to it, the child should be educated according to his or her liking.

In this first decision, both the child and the parents are involved. A wrong decision by the child or parents spoils the career of the child completely.

Marriage

Importance of marriage

- God says:
"I have made men and women a dress or a garments of each other."
(Holy Quran 2:187)
- At another place God says:

“He placed between you affection and mercy.”

(Holy Quran 30:21)

- The Last messenger (pbuh) said:
“Marriage keeps glances down and protects from infidelity.”

He (pbuh) further said:

“Married life is my way of life.”

(Hadees)

He (pbuh) has prohibited celibacy.

- The Hindu divine book says:
“the Greatest blessing of God is a good wife.”
- These divine verses indicate the importance of marriage.
- Napoleon Hill says, “Whatever a man does is to please a woman.”

For example a bachelor acquires a good flat, or a posh car to impress his girlfriends. A married man earns more and more money to have a higher standard of life for his family and particularly for his loving wife. This urge of pleasing the opposite sex motivates a person to excel in money making business and in every walk of life.

On the contrary, if there is bitterness in married life, then the first thing to go down is the motivational energy to excel.

With a wrong mate or marriage, a person gets totally demoralized. How can a demoralized person without peace of mind excel or even succeed in this competitive world, where only the fittest survive?

Hence failure in married life is one of the most important causes in overall failure in life and particularly in business.

Requirements of Marriage

- The first requirement of marriage is that both partners should like each other. The last messenger (pbuh) says:

“Liking and willingness of both the bride and the groom is must in marriage.”

The Quran says:

“Pious people seek blessing of God in following words: Oh God, make my wife and children pleasure of my eyes (comfort of our soul) and make us a leader among the pious people.”
(Holy Quran 25:74)

Whenever the husband and wife look at each other they should feel happy. This is the first requirement of marriage and success in business life.

- While selecting the life partner the second most important fact one should keep in mind is the family background of the opposite person, because, “As a twig is bent so the tree will be.”

Family culture firmly gets imbedded in nature. A child born and brought up in a religious, tolerant, enthusiastic,

optimistic and educated culture would always inherit it. If you want such culture in your house, select a life partner accordingly.

Because of facial charm, sexual urge and natural emotion of love, sometimes people take hasty decisions and select a wrong partner and assume that he or she will be as cultured as he or she looks in appearance. But this may not happen. For a rose never blossoms on a cactus plant. No doubt, emotions of love and the heart are very important in marriage, but the brain should not be neglected either and a hasty decision is never advisable.

- The second most important decision one takes in life is about his or her marriage. So, while deciding:

1. Get true information about character and education, religious bent of mind practice.

2. Get true information about family background.

3. Have a look at the opposite party. She or he should have a pleasing personality or at least an acceptable personality.

4. Don't come under pressure by insistence of your own family and friends. Take your own logical and firm decision and proceed for a happy life.

5. The last messenger (pbup) said the criteria of people for selecting bride is beautifulness, wealth, family background and religious, choose the religious bride.

- The best time to marry is the 25th year of age. It should not be delayed beyond 30. Because, when you are 50 to 55, your children should complete their education

and start taking risk in business. Between 55 to 60 years of age, you will not depend on them and you would be encouraging and guiding them in their business activity.

When your children complete education at your age of retirement, you become dependent on them. At this stage neither you can ask them to take risks, nor would they dare to do so. They become over-cautious. Over-caution kills the killer instinct of business and closes their chance to succeed.

Hence start your productive activity at the age of 25 to have well grown offshoots at 55.

Beware of your emotions

Human beings have so many types of emotions such as nervousness, depression, anger, losing self-control under extreme fear (fainting), or love etc. These emotions are not drawbacks or weaknesses, but necessary for fitness and survival of human race. If someone takes a wrong decision under influence of these emotions, it is his own fault; and not the fault of human nature.

For example if a person kills another under influence of extreme anger he cannot be spared because he was out of his senses. He shall be punished for his crime because it was his fault that he could not control his emotions.

Similarly if someone takes a wrong decision in marriage, partnership association or dissociation etc. he cannot blame his emotions. It is his fault that he could not control them. He remained careless, so the emotions overcame him.

Let us understand our emotions

- Suppose a couple in the Stone Age was roaming outside their cave. Suddenly a pack of wolves attacked them. While defending, the man got killed. The woman got a chance to escape and she survived. When she realized that her beloved was dead she got so much nervous, depressed, and sad, that for many days she remained confined in a corner of her cave.
- The pack of wolves enjoyed the feast, waited for the next item for a few days and then marched ahead. If the lady had not been overwhelmed by nervousness and had not confined herself in the cave for many days, she may also have been killed. It was nervousness which saved her life.

The lonely lady was searching for another 'Tarzan. the Ape-man', suddenly an ape appeared instead of the Tarzan. She got so scared that she lost control over her body and remained like a statue, or fainted. Because of her stillness and remaining without any motion the ape failed to notice her and passed by without harming her.

The fainting or becoming motionless under fear saved her life.

- She was born lucky. While searching for another partner she got the James Bond of the Stone Age. When as usual James was making love, another pack of wolves attacked them. Along with James she also got a burst of anger for interruption at the wrong time. Both fought the wolves. In anger, the strength of man is doubled. So both fought in anger like real hero and heroine and chased them away.

This time anger saved their lives.

- We have the Parsee community in India. They migrated from Iran and initially settled in 'Sanjan' (Gujarat). In general they are honest, hardworking, intelligent, educated, peace loving, perfectionist and financially well off or above average. But since many centuries they are committing one mistake. They always marry within their community, because of which their immune system is affected. At old age their degeneration is more rapid than other Indians.

To avoid this degeneration of human race, God created the emotion of love. Under influence of this emotion a person gets mentally blinded. One person loves the opposite sex so much that they almost revolt. They ignore every drawback of another person and can do anything to get united.

Because of this emotion human race survives, flourishes and remains physically fit.

- If people do not get mentally blinded in love and think mentally, logically and assess every pro and con of the opposite party, then they may always marry their mother's choice within her family or community, and the same thing would have happened to human race which has happened to the Parsees; that is abnormal degeneration at old age.

The emotion of love is not bad. It is again for survival of mankind. The Maker Who has designed this software of love has also described precautions by which human beings may not get backfired and trapped in emotional traps. He says in holy Quran.

- God says:

“Tell the pious man to keep their eye-sight down.”
(Holy Quran 24:30-31)

That means, don't stare at the opposite sex.

Holy Rig Veda says:

“Because God has made you women, be careful where to look and keep your eye-sight down and keep your feet close together. And use such clothes by dressing which no one can see your body.”

(Rig Ved 19-33-8)

Holy Quran says:

“Ask the pious women to have veil on their chest and not to exhibit their ornaments.”

(Holy Quran 33:59)

- Wearing dresses with sex-appeal is not the only way to look beautiful. Dresses of dignity, simplicity and piety also could make one beautiful. And a moderate effort of piety and avoiding unnecessary mixing with opposite sex can save us from falling in love with the wrong person.

Hence by chance if you have to take a wrong decision under influence of love in marriage, the blame of your failure in future, in married life as well as in business due to troubled marriage will be on you and not on the emotion or your destiny. Emotions are for safety and prosperity of mankind, it is you who misuse them.

Partnership

- When a company starts making profit, 8 out of 10 business partnerships break down.
- In general there are more crocodiles in the industry than in African rivers. If you are young and enter into business partnership with a senior businessman, he would love to do business with a young, dynamic, educated and sweet baby like you. But at the end when business gets stabilized and start generating profit, he would try to swallow you along with your fins. Hence, as far as possible, avoid engaging in partnership with more mature and senior person than yourself.
- If you are overconfident about someone's integrity and honesty and you want to become his partner, make a legal agreement and write down every aspect of business in it and even terms and conditions of dissolving the partnership.

God says:

“When you enter in monetary dealing with someone, write it down and make two witnesses of it.”

(Holy Quran 2:282)

Because even gentleman and honest persons become selfish when monetary matters arise. Secondly human memory is very poor and selective. Man doesn't remember what and how much he has to give, but always perfectly remembers what and how much he has to receive and he always prefers a lion's share in profits.

A gentleman's promise is not even worth the piece of paper on which it could be written. Hence never believe a verbal commitment. Always make an agreement before starting any partnership.

- Ron Holland quotes the millionaire screen cowboy, Roy Rager in his book, *Talk and Grow Rich*. He says regarding partnership as follows:

Even in 50:50 percent partnerships, each partner should be ready to take 90 percent responsibility and work accordingly and expect only 10% from his partner. This is known as 90:10 formula. This formula gives perfect harmony and understanding between partners. This formula works for any kind of partnership, even in troubled marriage.

This formula is the only way to fight and avoid the thought that forever haunts people's mind. Such as, "Why does he not work as hard as I do? Why doesn't he come as early as I do? Why does he not meet or make new clients? Why does he take so many leaves, or go home early? Why does he not sell as much as I do?" etc.

These thoughts come to both the partners' mind and become cause of partnership splits. Hence let both partners know about 90:10 formula, agree to follow it and practice it in daily life for success and prosperity of the business venture.

A clear, logical, well-thought, consulted and firm decision is must to proceed in partnership type of business.

Chapter 24

Art of Negotiation

Delay Trap

After retiring from the merchant navy, Capt. Gamini a thorough gentleman, decided to set up his own business in Sri Lanka. He wanted to purchase machinery from India, for which he contacted Mr. Lakhani, a shrewd businessman and a commission agent.

Capt. Gamini was planning an innovative business. He wanted to export ground and crushed fine particles of coconut fibre to the gulf and Mediterranean countries. Fine particle of fibre have the property of retaining moisture when mixed with sand. Hence the dead sand of deserts also could be converted into fertile land by mixing fibre and fertilizer to it. These fine fibre particle could not be exported in loose form as they occupy huge volume. Hence he wanted a machine to make them compact in a block form, which I can design and manufacture.

Lakhani offered Capt. Gamini every standard machine and equipment except the special compacting machine, for which he introduced Capt. Gamini to me.

When Capt. Gamini came to India on a four-day visit to finalise and place orders for all machines and equipments. Lakhani gave him a red carpet welcome. He took him to his residence on the first day for lunch. On

the second day he took him sight-seeing in Bombay and helped him purchase gift articles. On the third and the fourth day the two of them met me to understand my concept and designs of special purpose machine, taking trial and negotiation of price etc.

They squeezed out even the last drop of my profits and finalised the deal at rock bottom price. But that shrewd Lakhani kept Capt. Gamini busy initially for lunch, sight seeing and personal shopping and kept the last two days for negotiation and finalising the deal with me. He planned it in such a way that Capt. Gamini signed my order and gave advance to me just an hour before his departure to Sri Lanka.

When Captain Gamini sensed that he was getting delayed and might miss his flight, Lakhani put his own quotation before him. Captain Gamini was in a hurry to reach the airport, because if he missed the flight his other scheduled visits to other places would be affected. Hence he could not give attention to the quotation and prices in Lakhani's offer. For those prices that he felt were on a higher side, he did not have time to negotiate and get offers from other suppliers in Bombay. Hence he helplessly signed the order with him without negotiation and at a much higher price and left India.

As a courtesy I accompanied him up to the airport, in the taxi he expressed his extreme dissatisfaction about the order he had signed with Mr. Lakhani.

This is an example what a shrewd and a cheater type of businessman and negotiator do in business. They pass time and delay the situation to such an extent that the person on the other side gets trapped and has no option but to ink the deal.

Hence even if you have limited time for finalising any deal, have sufficient time to negotiate with others if your negotiation with the first party fails.

Resources Investment Trap

Mr. Iyer ordered me a hose-crimping machine, on my terms and conditions. That is 25% advance and balance against delivery. On completion of the order he came along with his technician and thoroughly checked the machine. He asked for some minor changes and promised to come after two days along with the payment to take delivery.

I made the changes and kept the machine ready for inspection and dispatch. I also planned about the payment. I promised many suppliers for payment after two days' time.

Mr. Iyer came after two days, took trial again and accepted the machine and while making payment, he gave me only 50% of the balance and for another 50% he asked for 30 days' credit.

I was bitterly upset as I had planned so many things. I had even promised many suppliers for payment. Neither was I ready to give credit nor willing to return 50% of the payment, which Iyer handed me. Finally Iyer won and took away the machine on credit. As promised, Iyer paid me the balance after 30 days but I had lost too much money in similar situations earlier.

The game plan of negotiators in these situations is that they take your time and energy to such an extent that you feel a loser even if you deny the deal. If Iyer had asked 30 days' credit when placing the order I would

have never agreed, but when he made me invest so much time and money and then asked for credit I had to give in helplessly.

Beware of the Game Plan of negotiators and be ready to lose time and some money instead of taking a big risk and losing too much money, as I did in few situations.

Emotional Blackmail

Another tactic of getting credit and then cheating is “emotional blackmail”.

The customer would agree to your price without much bargain and give a substantial advance.

Then while you are processing his order he would make many visits to check the progress and try to establish good friendship with you. Casually he would try to impress you with his sound financial position, possibility of many more orders and his clean and honest way of business.

Finally on the delivery date, on the basis of good friendship, which he has established with you, he would ask your help by allowing him credit for a few days or weeks. If you give him credit, you would realize that this animal on two legs is such a crook and an expert in changing behaviours that the chameleon is no match for him.

Do not develop a deep friendship with new customers that you cannot deny an unjust proposal. Refusing order and not doing business is better than taking risks with cheaters. Between 1990 and 2000 I lost more than 5 Lac rupees because of giving credit on'a

gentleman's promise'. And still I get trapped sometimes. Take lesson from my mistakes that you may also not commit them.

The Pleasure of Bargaining

Mr. Patel is our regular customer and a hard bargainer. While purchasing every new machine he bargains and takes at least 10 to 15% discount.

Once he wanted a special type of spare part. Instead of purchasing from the market and selling it to him, I asked my friend Sanjay, to directly supply to him the material at a rock bottom price. Sanjay sent him the material along with the bill. While making payment Patel deducted 10% discount and sent the cheque. I and Sanjay both felt bad, but kept quiet. After a few months Patel again wanted another type of spare part. I asked Sanjay to deal with Patel directly in his own way. This time Sanjay sent the material adding 25% extra. As usual, this time also Patel deducted 10% and sent the cheque. In this transaction both were happy, as Sanjay got a 15% profit and Patel got a 10% discount.

Many people have the psychology of demanding discounts. They get enjoyment and satisfaction in bargaining. They assume that by taking a discount they take away the profit margin of the supplier and the material they purchase is at a rock bottom price and manufacturing cost. In our culture most people have this mentality. Hence if you sell a product or service, keep in mind customers' psychology and quote your price in such a way that you give them pleasure and satisfaction of hard bargaining and a good discount.

Precaution in Bargaining

Mr. Iftekhhar Khan is my friend since 1992. He wanted to purchase a hose-crimping machine from me. He knew that I quote the said machine for Rs. 234000/- and after bargaining I give 10% discount. When he came to my office, I welcomed him, served him coffee etc. and without his asking gave him 10% discount on the machine cost.

While finalising the order he was not satisfied with the price and 10% discount. For about an hour he argued with me. I even showed him my billing and order copy from other customers but he did not agree and insisted on another 10% discount and gave me the advance. Since he was a friend I made the machine at no profit and gave it to him.

Don't make the mistake of offering full discount from your side. To initiate the bargain just give 2 to 2.5% discount and let the customer have the satisfaction and pleasure of milking you. Allow him to squeeze your profit and earn high discount himself, otherwise any rock bottom price would not satisfy him.

Pricing the Product

Reputed Footwear Co. in India many times carries price tags of Rs. 49.99 or Rs. 99.99 etc. Similarly personal computers, Air conditioners, mobile phones, TVs etc. have price tags of an odd figure, just a little less than the next round figure. Why do they reduce 1 paisa or few rupees? Is it that they calculate the price accurately and reduce it to a rock bottom and don't increase even 1 paisa to make round figure? NO.

Price is also fixed to suit the psychology of the customer. In general if a product is available in the market for Rs.100/-, then its manufacturing cost is only Rs. 30 to 35, the balance 65 to 70 is the cost of advertisement, profit of main dealer, sub dealer, stockist, retailer, salesman etc.

Price is fixed in such a way that even though it is high, it looks economical and it gives the impression that it is carefully calculated to exact and rock bottom price. If you are also in selling, learn the art of attractive pricing and if you are in purchase don't get fooled with any figure, compare prices of various competitors, negotiate and then finalise.

Chapter 25

The Secrets of Easy Sales

A good sale is key to a successful business. To become a successful sales person you have to know and remember many facts and figures about customers and principles of selling, and have to change your attitude accordingly.

Facts and Figures about customer and sales philosophy

1. A customer should not be looked upon as an opportunity or prospect for looting or extracting good amount of money. He should be regarded as a person with whom you will share prosperity. Both of you should benefit with every business transaction.

2. A customer actually purchases the “good feeling and benefit” which he shall get after using your product, services or ideas. Otherwise a customer is not interested in you. Hence for a better sale you have to highlight the benefit and good feeling which a customer shall get after using your product, than any other feature of your product.

3. People hate to get sold, but they love to buy. Hence when you want to learn how to sell, first, know and understand how you and other people would like to buy.

4. Thoughts in your mind will get transformed into reality. Hence if you have a positive attitude and imagination of positive negotiation and finalization of deal, then there are more chances of happening of events according to your imagination. Similarly if you have doubts, suspicions and feeling of rejection by customers, then mostly the same rejections will happen.

Sales and marketing is a vast subject. Many degree and diploma courses are designed for this subject. It cannot be summarized in a few pages. Below, we introduce you only some of the time-tested strategies and principles.

Pre-Sales-Planning

1. Before approaching a customer try to get maximum details about him as a person.

2. Try to get maximum details about his needs.

3. In your mind visualise a complete sequence of events, such as the customer giving you a warm welcome, negotiation in positive and friendly atmosphere, completing the deal with mutual benefit. By Auto Suggestion believe this has happened before its happening.

4. Know your product and services thoroughly.

The Selling Process

1. Dress for an acceptable, pleasing and healthy personality.

2. Meet the customer with a positive attitude as rehearsed by Auto Suggestion.

3. Ask him about his requirements and listen to him carefully.

4. Ask him what does he expect, what did he not get from his earlier supplier and understand his problems.

5. Read the customer's vibration (mood, state of mind, way of talking, thinking, way of sitting, his attitude etc). Do not contradict him and try to harmonise with his vibrations.

6. Honestly try to solve the customer's problems. Carefully, logically and artistically try to develop the feeling in the customer's heart that the decision of purchasing is his own. You are not pushing or selling your product, and he would benefit and feel good after getting your product or service. (Remember no one likes to be sold, but all love to purchase).

Your intention throughout the deal should be that first the customer should get what he wants. Then you should get what you want (profit).

7. If you cannot solve his problem, give him addresses or sources from where his problem will be solved and walk out from his office.

8. If a customer selects you and wishes to make a deal with you appreciate his decision, assure him minimum risk, best quality of your product and prompt service. And then actually do it. You cannot fool everyone every time. This world is a very small place and you will be

known in the world for your reality. So Never... never... never... cheat.

9. Write down the contract between you and the customer clearly and completely clarifying all aspects of contract such as the mode of payment, guarantee/warranty, scope of work, delivery period, packing, forwarding and commission etc.

A small misunderstanding at the time of execution of order or supply would ruin your relationship with the customer.

After Sales

1. Follow-up with customers to know how they feel after purchasing your product and services.

2. Problems in product or service are bound to appear. Don't be afraid of it, but sincerely try to solve it. Customers can and would sense your sincerity.

3. If a customer is satisfied, try to have good relations with him and ask him for his active reference.

Remember reference given by a satisfied customer would get you more orders than hi-fi advertisements and hectic field marketing.

Chapter 26

Don't Be Too Innocent

A calm passer-by passes safely, the dogs mostly love to bark and bite the excited ones. Similarly a self-contained and experienced person carries out his business safely and peacefully and most of the big businessmen love to cheat and harass the new enthusiastic and excited entrepreneur because they know that this cute baby is totally harmless. Even if his money or material is forfeited, only one in a thousand has the muscle power to extract his money forcefully. Others would plead humbly, abuse softly or go away quietly. Indian jurisdiction also does not help, as judgment would be delivered only after a generation.

Hence it is a common trend among middle class and big businessmen to cheat small and new entrepreneurs. They give a red carpet welcome to the new entrepreneur; give good business to them, make financial transactions and simultaneously try to get maximum credit.

After getting large credit from the entrepreneur their tone changes. At this stage the entrepreneur is also trapped. He has to give his service and supply at a rock-bottom price and long credit. Or if at any point he stops his service or supply, his balance money gets forfeited.

Hence do not remain innocent. Know what is happening in the world and industry and design your business policy accordingly.

I am quoting some of my experiences and observations. I hope you shall benefit from them.

Importance of the written document

In 1986 I was working in a small company, 'General Hydraulic' as the design engineer. There I used to design as well as supervise the manufacture of hydraulic presses. We used to get large and complicated fabrication and machining work done by M/s. Noble Engineering Works.

The proprietor of M/s. Noble Engg., Jaswant Singh and his son Balbeer Singh always gave me a red-carpet welcome whenever I visited them. They were very friendly with me. In 1987 when I left my job and started consultancy, I got an assignment to design and manufacture six hydraulic presses for Mr. Shah.

Mr. Jaswant Singh always told me that whenever I start my own business they would help me in all respects. I approached Jaswant Singh and asked him for his help for completing the new order I had received. He wholeheartedly welcomed me and assured his full support. He also proposed 50-50% partnership. As I was neither having a workshop nor finance, I agreed.

Jaswant Singh's behaviour was so nice and gentle with me that I did not dare ask for a legal partnership agreement. I took the order on his name. We successfully completed the machine and commissioned it. Mr. Shah asked us to over-bill the machine and return him cash,

which we both agreed. Mr. Shah issued a cheque of full amount, which got cleared.

Till we received the cheque, Jaswant Singh and his son Balbeer Singh always assured me that they would immediately return the cash to Mr. Shah and pay me my profit share and start manufacturing the next machine immediately. But as soon as the payment was cleared their tone changed. Now they wanted advance payment for the next machine before returning cash to Mr. Shah and also insisted me to settle my account only at the end of the year or when we complete orders of all six machines.

I was bitterly disappointed. I firmly demanded my profit and cash of Mr. Shah; they insulted me and started abusing. Since I am physically very weak I did not dare to quarrel with them; neither was I having any legal document. I was helpless and hence could not do anything. I told all the facts to Mr. Shah. He was a gentleman. Though I was responsible for returning his money, he did not demand it as he realized that I had been cheated.

In this first business dealing of my life I lost my profit, I lost money of Mr. Shah and got the liability of payment to suppliers who gave material on credit upon my assurance. I relied on a "gentleman's promise" and suffered a lot.

My advice for you is that do not rely on verbal commitments and promises. Always make a legal document. If you enter into a partnership deal, along with all other aspects decide that in case of dissociation, who shall have the name of company and telephone numbers etc. as even after a long time of dissolving

partnership, orders and enquiries continue coming on the old address, name and telephone numbers.

Friendship in Business

A friend of mine, Mr. Viridi has an engineering workshop and does contract work of machining. He is a thorough gentleman. He signed a counter guarantee for his new customer and friend for rupees seven lacs. His friend could not pay his loan, so financiers are squeezing Mr. Viridi for their money. Just for signing a legal paper in friendship he lost too much money and is suffering a lot.

Do not involve friendship in business. Do not take “on-the-spot decision” in a risky situations. Take time. Consult your seniors, and then take decision.

No one Sells at Loss

I have supplied many extrusion presses to M/s. Hindustan Alloy Mfg. Co. Ltd. in 1989. One day I went to their office at Fort, Mumbai to collect my payment. After receiving the cheque I was casually walking towards V.T. station when a taxi came by me and stopped. The cab driver asked me, “Sir, can you convince this passenger that this cab cannot go to Ahmedabad?” I asked the passenger, an Arab, “What is the matter?” He said he was just coming from Dubai to his friend's place to attend a marriage. But their flat was locked and their neighbour said that the marriage ceremony is at Ahmedabad, so they all have gone over there. “Now I have to reach Ahmedabad immediately. After attending the marriage I have to again return to Dubai for urgent work by the midnight flight. I don't have time and this fellow (cab-driver) says he doesn't want to go to Ahmedabad.”

I told him that the cab is permitted only in the city limits of Bombay, and Ahmedabad was not near; it is 500 km away and the cab may not be having the permit to go there. The Arab said, "Sir, can you just come in the cab? I want a favour from you." I agreed and sat beside him. He opened a box of stereo cassette player and a watch and told me, "I brought these gifts from Dubai for my friend, but unfortunately, now I can neither attend the marriage, nor take these back. Can you help me to dispose them off? I said, "There are so many electronic shops in Bombay, you can sell to them." He said, "I am new, they may cheat me, can you help me, can you purchase them?" I said, "What is the cost?" He said, "They are worth Rs.12000."

I said, "I don't have so much money." He asked, "How much do you have?" I checked my briefcase and found only Rs. 3000. I said, "Sorry, I have only Rs. 3000." He said, "Can you arrange some more?" I said, "Sorry, not possible." I was stepping out of the taxi when he suddenly said, "Ok, sir, take this stereo." I was stunned and so happy. An imported stereo cassette player worth Rs. 12000 in just Rs. 3000! I could not believe it. I handed over the money, took the stereo and rushed home.

At home when I opened the parcel and played the stereo, my pants almost slipped to my knees. It was a duplicate Delhi made cassette player hardly worth Rs. 800.

- In the initial stages of my business, I used to personally go to the shops and purchase valves, pumps and accessories. One day I went to M/s. Kazaf Engg. Co., at Nagdevi Street to purchase some hydraulic fittings. After the purchases I was casually walking towards Masjid Station when a tramp came behind me and said,

“Excuse me, sir.” When I turned, he said, “This is a scientific calculator. Do you want to buy it?” I said, “Sorry,” and again started walking towards the station. He kept following me and said, “Sir, I will give you very cheap.” I said, “Sorry, I have a similar calculator.” I kept on walking and he kept following. He said, “Sir, I will be grateful if you purchase it as I don't have any money and I have to feed my children.”

When he said this, I thought for a moment and just to avoid this deal said, “I cannot give you a better price, you find someone else.” He asked, “How much can you give?” That scientific calculator cost Rs. 500/- in the market. I said, “I can give you only Rs. 50. He said, “50 is too less, can you make it 100.” I said, “Sorry that is my final offer.” He said, “Can you make it 60?” and handed over the calculator to me. I thoroughly checked the calculator, made some calculations and handed over Rs. 50/- to him. I was so happy. As I turned to the station, he said, “Let me pack it and please give me ten rupees more.” I said, “Sorry, fifty rupees is final and gave him the calculator to pack.” He packed it and handed it to me. I placed it in my briefcase happily, went to the station and took a local train to return to home. I was so happy that without any reason I wanted to do some calculations. Sitting in the train, I opened my briefcase, took out the packed calculator and opened it. I do not have words to describe my condition at that moment. The parcel contained only cardboards and there was no calculator in it. That tramp had not robbed me in daylight. I was cheated because of my wrong principle.

Nothing is available at throwaway price in the market. No one is such a fool to sell things at loss. And if you think that there are such fools? Then yes, there are, and it is you and me.

- A friend of mine, Mr. Shameem purchased some aluminium articles at a very cheap rate that came out to be stolen. The police arrested him for purchasing stolen goods and kept him in the lock-up for three days. Saving a few rupees cost Shameem thousands of rupees for greasing the palms of policemen and he also suffered loss of his reputation.

Always remain honest and greed free not only in selling but in purchasing also, and every dealing in business.

“Honesty is the best business policy”.

Part III

Laws Related to Noble Deeds

Chapter 27

Importance of Noble Deed

There are hundreds of students who take the master's degree in finance every year. But how many of them become actual masters of money? Very few! None of them become billionaire, because knowing the jugglery of finance does not make anyone rich.

In fact, financial prosperity is something other than the common concept of accumulation of huge amounts of money. As we human beings are a combination of matter and energy; that is body and soul. Similarly prosperity and good financial position is also a balance of matter and energy. It is money and blessing. It is not purely money. I will try to explain to you what I mean by the following example:

1. A fish in the desert

Consider there is a pit in a desert. Pour a bucket of water and put a fish in it.

Whatever amount of water you pour in it, it will get absorbed in sand and the fish would always crave for few a more drops of water.

Now suppose the water table below the ground starts rising. Even if it rises to an inch at the bottom of the pit, the fish would feel some comfort. The poured water will also

remain for a longer period before getting absorbed by side sand walls of the pit. With rise of water table, the comfort of fish would increase and the poured water would not seep out immediately.

If the water table rises to a sufficiently higher level, even pouring water will not be required.

If it became a fountain, many more creatures would benefit from it, along with the fish.

Human beings are like that fish. Water is our income and dry sand our expenses. As dry sand absorbs all water poured in it, our expenses and standard of life is so high that our income is always less than our expenses and we always remain high and dry. Water table below ground is like God's blessings. When it touches human life we feel little comfort. As blessings increase our comfort also increases. Our peace of mind, satisfaction in life, fulfilment of desire and overall prosperity and respect in society depends more on blessings than our income.

In general our deeds are not so noble that we can get totally submerged in blessings and get relief from worldly headache, but there are saints and holy people who without a clear source of income, actually run orphanages and feed hundreds of people. It is blessing of God which rains on them, or they are like a fountain serving the society.

So for peace of mind and soul and lasting prosperity, blessing of God is more important than our high monthly income.

I know few chairmen of limited companies, who have monthly income more than 10 Lac rupees. But rents of

many flats and bungalows, salaries of dozens of house servants, monthly bills of five star clubs, frequent parties and trips to foreign countries etc. make that million rupees also insufficient for them. They remain unsatisfied, disturbed, restless, worried and run behind money like a dog with its tongue hanging out.

I also know few gentle families with income of only 10 to 15 thousand rupees per month. But they are bubbling with joy and prospering in every field of life. The cause of drastic difference in life of these two types of families is absence or presence of blessing of God. Blessing of God only touches the life of those who believe in Him and have noble deeds.

God says:

“Whoever will do the right thing, whether male or female and believe in Me also, then We will keep them in this world with pious and comfortable life and after death give them the best return of their noble deed.

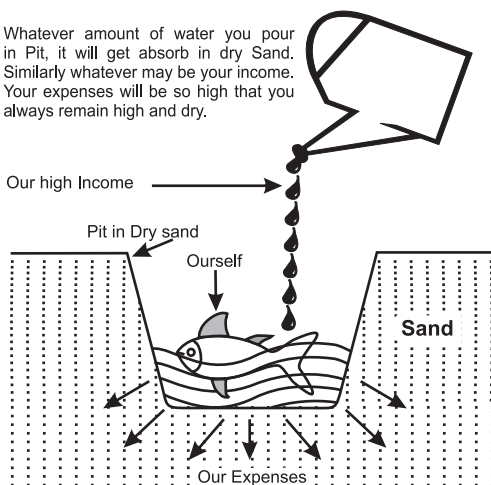
(Holy Quran 16:97)

“If they would have followed the Bible, Tohra and other divine scriptures, prosperity would have rained on them from the sky and would have erupted from below their feet.”

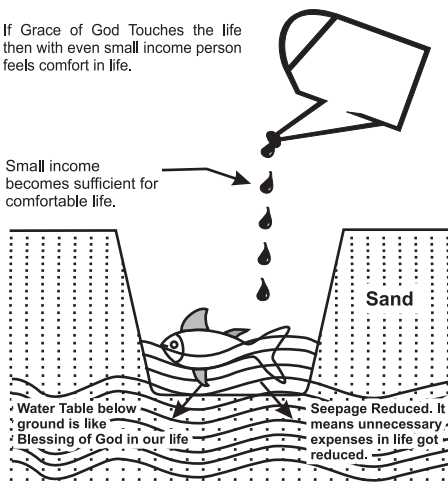
“One group among them are on the right path, but majority of them have bad conduct or deed.

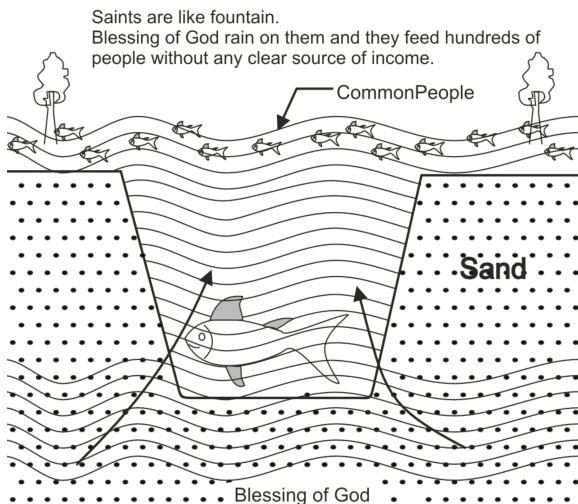
(Holy Quran, Sure Maida 66)

Whatever amount of water you pour in Pit, it will get absorb in dry Sand. Similarly whatever may be your income. Your expenses will be so high that you always remain high and dry.



If Grace of God Touches the life then with even small income person feels comfort in life.





2. The missing fourth wheel

Resources and opportunities for prosperity are not always open, clear and perfect and easy to reach. There are always some hindrances, potholes and restrictions. Throughout life, man struggles to overcome those hindrances, potholes and restrictions, but fails. He wastes his lifetime in this struggle and even at the end of his productive age, his progress almost remains negligible.

For example, those in service, such as in post-office, railways, or schools etc. Their lifestyle is monotonous. They go to work by nine; somehow by working or goofing, they pass their time and return home by the evening. Year after year they follow the same routine.

Even at the end of their service, their life standard does not change much. They walk on the treadmill of time and almost remain at the same place.

The same thing also happens in business life of some people, like small hotels, small general stores etc. Even after generation their status remains same.

Their condition could be better explained by the following example:

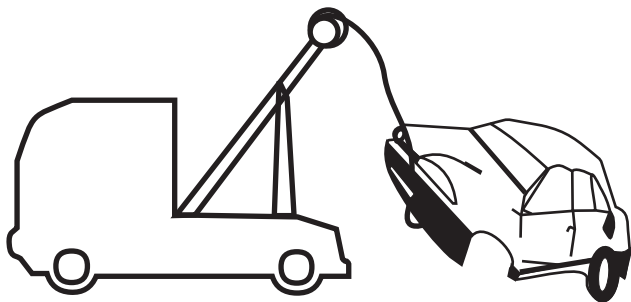
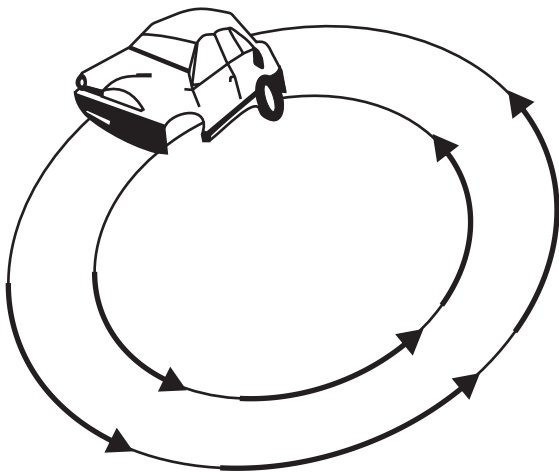
Consider a car with the front one wheel missing. If the driver drives this car, he won't go forward, but move in a circle and remain at same place irrespective of time and fuel he uses.

The only way to move ahead is either to fix another tyre or tow it. Fixing another tyre in the car is equivalent to acquiring, burning desire, positive attitude, persistence, hard work, acquiring business administration skill, walking on the right path and not inviting God's wrath.

Towing service is equivalent to acquiring noble deed and performing regularly those prayers which particularly increase prosperity.

As without fixing the missing tyre or towing, one cannot move ahead, similarly without acquiring habits according to success principle and without inviting blessing of God, one cannot go ahead.

A Car with front one tyre missing, will move in circle. It can not go far away without fourth tyre or without towing.
Similarly in life always one tyre will be missing. Those who do not try hard to over come the difficulties, always remain in same position in life.



Fourth tyre is your positive and construction effort. Towing Service is divine help. Without these two one can not move ahead.

3. The blind beggars and Shankarji

Four men used to earn their bread by begging. Mother Paarvati felt pity for them and requested her husband, Shri Shankarji, to make them rich. Shankarji said, "Poverty is in their fate. They cannot be made rich."

On constant insistence of Mother Parvati, Shankarji decided to give them some wealth in form of gold. Shankarji changed a plank of wood into gold and placed it in the middle of path from where these men crossed daily.

To increase their income, those poor men used to change their begging style daily. On this day they decided to beg like blind men. Hence they tied a band of cloth on their eyes and set out to beg.

They followed the same path where the chunk of gold lay, but being blind-folded they walked over it and remained poor throughout their life.

No one except God can bless with farsightedness and wisdom to see an opportunity. There are hundreds of opportunities everywhere in the society to earn millions of rupees, but only 3 to 5% exploit them. The remaining 95% remain blindfolded and walk over them. To have wisdom to see the opportunity lying on your way and to exploit them, you have to turn to God and please Him by your noble deeds.

4. The destiny amended

An old couple was childless during the period of Prophet Moses (pbuh). They requested Prophet Moses to pray God to bless them with a child. Prophet Moses (pbuh) requested God for a child, but God said, "They don't have child in their destiny." Prophet Moses (pbuh) conveyed this message to the aged couple.

After many years, while passing by the house of this same old couple, prophet Moses (pbuh) saw many children playing in the house of the old couple. He was surprised. When he asked them how they got the children, they said, "A saint came to our house and asked for bread and said whatever number of loaves we give, the same number of children we shall have. We gave him seven loaves and we got seven children."

Prophet Moses (pbuh) was surprised. He went to Mt. Sinai to ask God and said, "Oh God, You said they don't have a child in their destiny but now they have more than half a dozen. How is it so?"

God replied, "Moses I would reply you later, first carry out a work for Me. I need a piece of human flesh. Go to the nearby town and get it for me."

Prophet Moses (pbuh) went to the town and asked everyone, but no one helped him. On his way back he saw a hut on the outskirts of the town. He found in it a saint who lived there. On Moses' request the saint not only gave a piece of flesh, he gave a piece from every part of his body.

Prophet Moses (pbuh) went to the Hill and placed it before God. God said, "Moses, you are also a human

being, you yourself could have given it to Me. But neither you nor anyone in that town did, except for that saint. He loves me so much that when I asked for one piece, he gave me a piece from every part of his body. Now, how can I deny him if he asks Me something?”

- God doesn't have to do something impossible or difficult task to change anyone's destiny. What He has to do is simply say, “Be” and the destiny get changed accordingly. And in reality we ourselves decide and control our own destiny, God only does justice and passes judgment according to our own act and deed.

Hence to have good luck and prosperity, our character, our behaviour, our deeds and our lifestyle should be such that God does not deny our request.

The last divine book says:

“God does not give trouble to anyone, human beings get trouble and hardship because of their own acts and deeds.”
(Holy Quran 2:286)

5. The last straw

- The period between 1995 and 2002 was that of industrial recession in India. I make capital equipment. When a company wants to expand their manufacturing capacity, or put up a new plant, they purchase machinery and equipment from us. In the depression period when survival is a challenge, no one purchases machines from us; hence capital equipment manufacturers get severely affected in periods of recession.
- I work on a good profit margin and pay fair salaries to my workers and give them fair raises every year, but during recession period, just to keep workers engaged I took orders on no profit no loss basis and could not give them a raise for two years. They thought that I have changed and were ignoring them, so they joined a trade union. The union leader was a crook and to force me to sit across the negotiation table and to make quick money he filed a suit against me and claimed more than a million rupees.
- Twice I supplied 2500 Ton capacity Jacks to M/s. Middle East Foundation Group at Dubai, which they used for foundation testing of bridges and sky scrapers. They booked order worth 1.8 million rupees for the third time. Opening letter of credit takes a long time and their need was very urgent. Hence this time they said that if I agree they would make the payment through bank. I agreed and manufactured the jacks for them. But unfortunately the project for which they were purchasing this equipment got cancelled. So they also cancelled my order worth 1.8 million rupees. (Photograph of Jack on page No. 200)

- Due to recession I took orders on no profit no loss basis, but due to slow working by workmen due to union problems and my miscalculation in costing, I incurred heavy loss in a number of machines. When cash flow stopped, I diverted the payment of suppliers to pay the salaries of staff and workers. In this way the outstanding payment reached approximately 1.5 million rupees.

- I was trapped. There was no way to escape. The union leader was not yielding even after using influence of political leaders and government officers.

I pleaded to Middle East Foundation Group (Dubai) to accept the order, but they were also facing financial problems, hence regretted. Material suppliers were hounding me. Their words were, “Do anything, but pay us.”

- My factory premises were not even worth four million rupees, so even liquidating the business premises could not free me from debts. Even if I sold my spacious flat I would not be able to rent another similar flat. A smaller flat or a low locality would ruin my family's prestige and confidence; hence I could not dare to do that also.

- These worries reduced my weight by 20%. I have a very weak body and physique. My weight is only 52 kgs which came down to 43. When I found all doors closed for me, I turned to God.

- For the next four months I pleaded to God after every prayer. Then the merciful God had mercy on me. One fine morning I received a call from Mr. Jose Thomas of M/s. Middle East Foundation Group (Dubai) that they